

WHAT ARE SOME MISCONCEPTIONS ABOUT LONG-TERM CARE?

Long-term care means nursing home care.

Not true. Most long-term care is provided at home. Approximately 7.6 million individuals receive care at home at a yearly cost of \$53.4 billion. Another one million reside in Assisted Living communities.¹

It's really an issue for the elderly.

One of the more interesting recent studies looked at the age when an individual with long-term care insurance first filed a claim. One in 10 (9.5%) were between the ages of 60 and 69. A third (32.9%) were between ages 70 and 79.

Three percent were younger than 60 and the rest were age 80 or older.¹

My health insurance covers long-term care.

It doesn't. Long-term care is generally not covered by an individual or group (employer) health plan. And, it's very different from disability protection. Plus, disability insurance generally ends at age 65, just when you are more likely to need long-term care.

Medicare covers long-term care.

Medicare covers a very limited amount of long-term care for just a limited number of days. Because of the need to health-qualify for long-term care insurance, you should find out more well before you reach Medicare-eligibility (generally age 65).

¹ Source: 2008 LTCI Sourcebook, American Association for Long-Term Care Insurance

BECAUSE THINGS CAN CHANGE TOMORROW, IT'S SMART TO ACT TODAY

A long-term care insurance professional can answer your questions and help you start the planning process.

The biggest mistake is waiting because changes in health happen every day.

HEALTH MATTERS

Because of the need to health qualify for long-term care insurance protection, be prepared to share the following information.

Your age, height and weight.

Whether you use tobacco products.

Medications that have been prescribed.

Any serious medical or health conditions.

This brochure provides a general overview of the subject. It is not intended to provide tax advice. Changes in the law may affect the information and your situation.

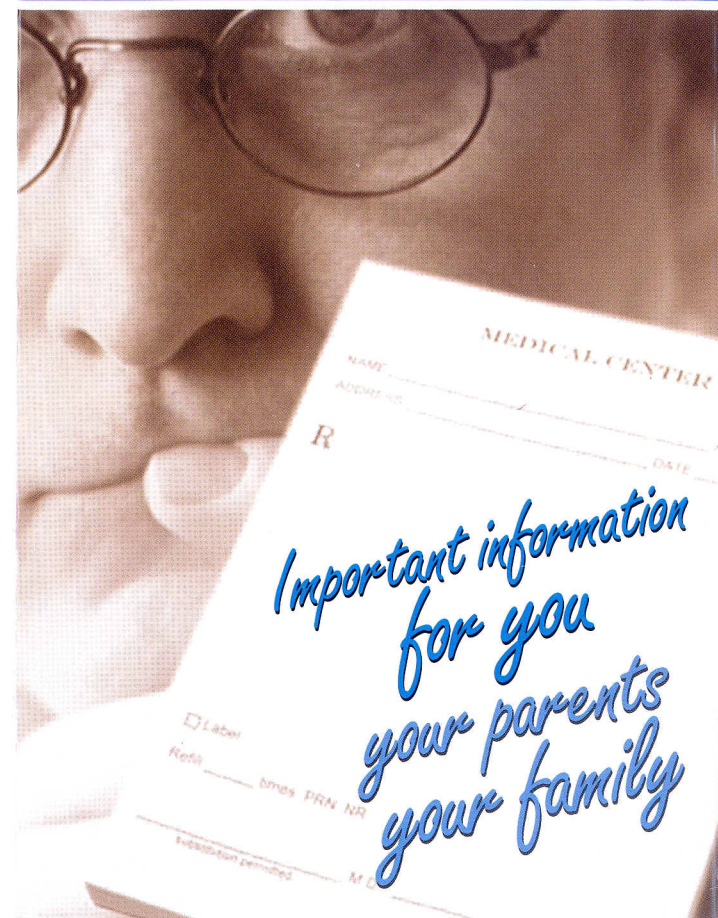
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The American Association for Long-Term Care Insurance is a national association for insurance and financial professionals.

CONSUMER GUIDE TO Long-Term Care Insurance Protection



2-MINUTE GUIDE

with important information and planning tips

FOR OUR CLIENTS

Please Take A Copy Of This Free Guide



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HEALTH MATTERS

**Important Information for our Patients
and Their Families**

**Long-term care can be a costly and emotional
burden on you and loved ones.**

**This guide presents important information
about long-term care insurance which can
help pay for such a need.**

A Most Important Fact For Individuals 50 and Older

Americans are living longer lives than ever. Advances in medical care and healthy lifestyle choices will help more people than ever reach their 80s... their 90s. Some will even reach age 100.

When you live a long life, the chance that you will need some long-term care is high. You may also need long-term care if you have an accident or an illness such as Multiple Sclerosis or Parkinson's that often impacts you in your 40s or 50s.

But here's a fact that few people are aware of:

You must health qualify for long-term care insurance. First, some good news; there are significant discounts for people who start planning when they are in good health. You lock in these savings even when your health changes.

**Even if you have a health condition or take medications,
you may still qualify for long-term care protection.
But it pays to speak to a long-term care insurance
professional now - before your health changes.**

A FAILURE TO PLAN ... IS A PLAN FOR FAILURE

That's a great saying, and it's true.

**But, if you are like most people, taking the first step is often the most difficult part of planning.
Here is some helpful information to help you get started .**

What's The Right Age to Start Planning for Long-Term Care?

You've started just by reading this pamphlet. Now you need to find out if long-term care insurance is an option for you. Can you health qualify and what coverage will cost? Since no one can predict when a change in your health will occur, there is no advantage in waiting. In fact, the longer you wait, the more you pay because insurance costs are based on your age at an

What if I Have Some Health Issues?

Few people are in perfect health, so don't worry you are not alone. Keep in mind that each of the insurers that offer long-term care coverage uses different health criteria. That's why it's smart to speak with an experienced long-term care insurance agent who has access to at least three or more major insurers.

Are There Smart Ways To Save?

Yes. There are discounts available for those in good health... discounts for spouses (sometimes even when only one spouse is covered). Policies today offer deductibles (just like most health insurance plans). The savings can really add up. These discounts will vary from one insurance company to another. Again, that's why it's smart to speak with someone with access to multiple carriers. They can match your situation to the company offering the best coverage for the best price.

Does Your Employer Offer Long-Term Care Protection?

A growing number of employers offer long-term care insurance protection, often as a voluntary benefit. Generally these employer-sponsored plans do not offer spousal or good health discounts. If you are able to qualify for these savings, you may be able to get more protection for less money with an individual plan. *It pays to compare.*

FAST FACTS

Source: 2008 LTCI Sourcebook, American Association for Long-Term Care Insurance

ESTIMATED YEARS OF LONG-TERM CARE NEEDED AFTER TURNING AGE 65

Length of Need	% of People
5+ years	20%
2-to-5 years	20%
1-to-2 years	12%
1 Year or less	17%
None	31%

AGE OF LTC INSURANCE POLICY PURCHASERS

Under Age 45	7%
Age 45 to 54	26%
Age 55 to 64	50%
Age 65 to 74	15%
Age 75+	2%

MAY BE 100% TAX DEDUCTIBLE

*If you own a business or
are self-employed, your
coverage may be
tax deductible as a business
expense. Even spouses
can be covered.*

YOUR HEALTH MATTERS

*Long-Term Care Insurance
Applicants Qualifying
For Good Health Discounts*

Ages	% Who Save
40 to 49	67%
50 to 59	52%
60 to 69	42%
70 to 79	24%