



LONG-TERM CARE

1 Who needs Long-term Care insurance and why?

Long-term Care is insurance that helps with medical and non-medical needs for those with a chronic illness or disability. Long-term care can be provided at home or in assisted living facilities.

2 Isn't Long-term Care covered by Medicare?

No, not exactly. Medicare only pays for long-term care if you require skilled services or rehabilitative care. Medicare does not pay for non-skilled assistance and with daily living expenses.

We're here to answer all your questions about Long-term Care, and to help you select the best policy for your needs. We work with A rated carriers and our goal is to find you the most cost-effective solution, based on your health and financial situation.

3 What type of policy should I get?

There are many options out there for Long-term Care, Home Care, Short-term Care and even Hybrid products that attach a Long-term Care rider to a Life insurance policy. Weighing the pros and cons of each type of policy is something we can assist you with, based on your health and financial situation.

4 What are the costs of Long-term Care?

The national annual cost for a private nursing room home is a staggering \$109,231. A semi-private room will run you \$89,899/year. In-home health aides charge on average, \$56,399/year. It will cost you \$58,553/year to be in an assisted living facility and an adult day care center can set you back \$25,200/year. These costs are based on Mutual of Omaha's '2019 LTC Cost of Care' study and costs continue to rise.

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