

Help Secure your future by planning ahead

Long-term care refers to a variety of services and supports that help you with health or personal care needs over an extended period of time.

When might you need long-term care?

You may need long-term care if you:

- Develop a prolonged or chronic illness.
- Sustain a serious injury or disability.
- Develop a cognitive impairment that causes memory loss or disorientation, such as Alzheimer's.
- Need assistance due to the normal frailties of aging.

There are several types of Long-Term Care

"Skilled care" refers to care given by medical personnel, such as a registered nurse or professional therapist. It requires a physician-prescribed plan of care.

"Personal care" focuses on helping with your activities of daily living. It is less involved and may be provided by trained professionals or even a family member.

It isn't just for the elderly?

Most of us think of long-term care as being only for the elderly and those in nursing homes, but that's only part of the story. Forty percent of people currently receiving long-term care services are adults under the age of 65. And, most people receive long-term care services either in their own home, or in the home of a family member—not in a nursing home.

Anyone could need help with everyday Routines.

The fact is, anyone at any age may need long-term care at some point in their lives. If you sustain an extensive injury or go through a prolonged illness, you may need help with your normal daily activities, such as bathing, getting dressed, or just getting around the house. If you become cognitively impaired, you may need help with meal preparation and eating, or reminders to take medications, or other kinds of support.

Understanding your need for long term care.

Although these everyday activities may seem mundane, they are essential to maintaining your independence. Your ability, or inability, to perform these regular activities of daily living give long-term care professionals and those in the insurance industry a very practical measure to use when deciding if you need long-term care. Activities of daily living, often referred to as ADLs, include such regular activities as bathing, dressing, using the toilet, transferring to or from the bed or a chair, caring for incontinence, or eating.

It's difficult to predict how long you may need care.

You can't predict the future, but these facts might give you an idea of how long you may need long-term care. On average, someone age 65 today will need some long-term care services for three years.

Your long term care needs may change overtime.

The amount and type of long-term care services you need will often change gradually over time. For example, early on you may need only occasional help for a few activities of daily living, and may choose to receive that assistance in your own home. Over time, however, you may begin to require more regular assistance and choose to live in an assisted living center.

CALL TODAY!
1-877-YES-LTCI



43% of all claims for long-term care insurance benefits are from people under age 65.