

Long-Term Care Insurance

You may want to consider Long-term Care insurance if:

1. You want to protect the value and equity in your estate.
2. You want to keep your family from bearing the responsibility or expense of your care.
3. You want a voice in choosing the Long Term Care facility when needed.
4. The premium is cost effective vs. \$70,000 annually for a LTC Facility.

*****Long-term care services are not properly covered by medical insurance, disability insurance, HMOs or Medicare.**



- More than 26 Million Americans suffer disabling injuries each year. (1)
- An estimated 10 million Americans need long term care. (2)
- At some point in your life there is a strong probability that you may need LTC. LTC is very expensive. The national average cost of a semi-private room in a nursing home is now \$70,000 annually. By 2030, the average annual cost of nursing home care is expected to exceed \$190,000 per year. In most cases, health and disability insurance cover only a fraction of LTC costs.(3)
- LTC insurance costs are lower at a younger age but can be valuable at any age.

Purchasing Long-Term care insurance is a personal decision. It is important that you make an educated decision and can afford the premiums even into retirement. Call NIA to speak with **Ron Winzelberg**, our Long-term care specialist. Ron will help you determine what coverage is right for you.

1. National Safety Council, Injury Facts, 2008.

2. Georgetown University, Long Term Care Financing Project, "National Spending for Long Term Care Fact Sheet," January 2007.

3. "Can Aging Baby Boomers Avoid the Nursing Home", American council of Life Insurers, p.12, 2003.



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