

Long-term care planning - It's in your hands

Dear [NAME],

The time to plan is now.

The U.S. Congress has proposed that the Week of November 4 - 10, 2007 be declared **Long-Term Care Awareness Week** and is urging Americans to use this as an opportunity to learn more about the potential risks and costs associated with long-term care. As a professional committed to helping clients protect themselves against the risks of long-term care, I encourage you to take this topic seriously and plan for your future today.

What you need to know about long-term care:

You're probably not covered. Many people mistakenly believe they are covered for long-term care, but this assistance is not typically covered by your health or long-term disability insurance.

Government programs aren't designed to pay for all your long-term care needs. Medicare only pays for skilled care, while Medicaid only covers the very poor – those whose assets are at or below state-required levels. As you age, you're more likely to need help in your own home with everyday activities such as bathing, dressing and shopping for groceries; not care received in a skilled nursing facility.

Long-term care doesn't mean nursing home care. In fact, the majority of people who need long-term care remain in their own home or in their community. Most long-term care insurance policies cover people in all care settings including the home. Long-term care insurance protection can protect your savings and assets and can provide the freedom to choose where you ultimately receive your long-term care.

Your age and health make a big difference.

Waiting to plan can be a mistake because the cost of insurance is based on your age, increasing as you get older. Locking in a lower premium at a younger age is worth considering. Plus, a change in your health can make you ineligible for protection (no matter how much you are willing to pay).

The first step is in your hands.

If you have any questions or would like to discuss options for planning for long-term care, I encourage you to call me today, at [xxx-xxx-xxxx].

Make Long-Term Care Awareness Week the time you start planning.

Sincerely,

[AGENT SIGNATURE]

[TITLE] [INSERT LICENSE NUMBER IN CA and MT]