

Planning Ahead for Long-Term Care: The Key to Preserving Financial Security, Choice, and Dignity

(NAPSA)—Most people have to learn about long-term care the hard way—when they or a loved one has an illness or injury requiring extensive, or even life-long care. That's when they learn that the need for long-term care can strike anyone; that care is expensive; and that long-term care isn't covered by traditional medical insurance or by Medicare.

Fortunately for Sandra Smoley, former California Secretary of Health & Welfare, she learned about long-term care before the need arose within her own family—in time to plan ahead. A few years after Sandra purchased long-term care insurance—through her employer—for herself and her husband, Sandra's husband was diagnosed with a rare but serious medical condition.

As a result, he now requires 24-hour care to assist him with basic activities such as bathing, dressing, meals, and getting to and from the toilet. But private long-term care insurance coverage allows Sandra's husband to receive the long-term care he needs in his own home, during the day from a home health aide and at night from his wife and daughter.

Without the insurance, they might have had to consider a nursing home—or Sandra might have had to quit her job. But, as Sandra puts it, “Having coverage affords me the privilege of being able to keep him at home. And—I'm able to work and have a semblance of a life . . . It allows me to stay balanced so that I am a much better caregiver because I don't have it 24 hours a day. I have some relief. It's allowed me to get my arms around what's happening in our lives.”

If you want to make a start at planning ahead, call toll-free 1-877-582-4872 for a free Guide to Long-Term Care Insurance or click on the consumer information section of <http://www.hiaa.org>.



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***Sandra Smoley
former California Secretary
of Health & Welfare***

*Photo by Dick Schmidt, courtesy of the
Sacramento Bee*

Having Long-Term Care Insurance:

- Improves access to quality care and lets you choose where you get care.
- Cuts out-of-pocket costs and keeps you from having to rely on the government's program for the poor. U.S. Dept. of Health & Human Services studies estimate that people with LTC insurance save between \$60,000 and \$75,000 in nursing home costs, and more than \$100,000 for assisted living.
- Ensures quality of life for your caregiver.

