

Planning Today Will Help You Own Your Future Tomorrow

Most health insurance plans provide for in-hospital care, doctor visits and preventive healthcare needs. But, they may not cover many other health-related needs of older adults, such as the costs of Long Term Care, which is also not covered by Medicare. Today, the average monthly cost in a nursing home is nearly \$5,000 per month, and stays can exceed several years.

About 60 percent of individuals over age 65 will require at least some type of long-term care services during their lifetime. Over 40 percent will need care in a nursing home for some period of time.

The U.S. Department of Health and Human Services (HHS) has developed a resourceful planning kit and a consumer website to help you carefully prepare for a safe and secure strategy for your future healthcare needs. You can get this free kit and find resources to start the planning process from our website at www.longtermcare.gov. Resources include: detailed information on what long term care needs are; step-by-step planning; and financial preparation. The kit may also be ordered by phone by calling 1-866-PLAN-LTC (1-866-752-6582). TTY users should call 800-427-5605.

The HHS Long Term Care guidance gives you great insight to prepare for your future and allows you to remain in control of your lifestyle choices.