

## *Long-Term Care Insurance: Planning Now to Live Longer*



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Founder & CEO

Good News/Bad News: All of us are living longer. The average life span of an American male is now about 75 years, while the life expectancy of an American female is approximately 84 years of age. That's great news for seniors who have dreams of enjoying travel, family, and beloved hobbies during what many have come to call the "golden years." Yet figures also show that our golden years are likely to involve an illness – or several – that can be not only be physically, but also financially debilitating.

For those with Medicare and supplemental insurance policies, doctor's appointments, hospital visits, and preventative health-care costs are typically covered with very few exceptions. But the stark reality for many older Americans is that a considerable number of health care policies (especially the newer ones, created within the last 10 years or so), fall way-short in covering a lot of the

associated costs of aging with dignity, directly affecting your ability to achieve life-long goals and dreams. Recommendation: Have an attorney or a trusted advisor review the details of any insurance policy you are considering and have them communicate all of the details to you so that you understand and are comfortable with exactly what you are purchasing. Ask the hard questions. If it feels wrong, in most cases, it is.

To fill any voids left by Medicare, Medicaid, and/or supplemental insurance policies, long-term care insurance can be the answer. **Medicare.gov** and other sites (see below) advocate the additional coverage and offer sound advice on how to purchase a policy that is right for you. Computer programs on their sites can determine your health needs and guide you in the right direction. And don't worry, the interface is quite user-friendly!

A good long-term care insurance policy provides medical services and also offers support services for day-to-day, custodial needs if desired, keeping you in the place you call home. Many seniors in the US (around 70 percent) are blessed to be cared for by friends and/or family members. Obviously I'm a staunch advocate for keeping seniors happy and healthy at home: This is what Remain At Home does each and every day for many seniors in the Athens area.

Critics of long-term health insurance site aggressive sales pitches and unreasonably high deductibles, but there are many good resources for choosing a plan that works for your needs. Health and Human Resources' National Clearinghouse for Long-Term Care Information will answer any questions free of charge at **866-752-6582**, or visit **www.longtermcare.gov**.

There are many factors to consider when planning for your golden years and your medical and financial needs: age, health, monetary resources, and even the state where you live, but chances are you've been making plans throughout your life for a comfortable retirement, and it's a good thing to keep planning. We're living longer, but we only get to do it once.

Keeping the promise,



Phone: **706.254.2000**  
**www.RemainAtHomeSeniorCare.com**

