



Long-Term Care Planning

Factors to consider when thinking about long-term care

As part of your retirement planning conversations, it is important to think about the impact that long-term care costs may have on you and your loved ones. And, the sooner you start thinking about your options before you need them, the better.

There are different ways you can pay for long-term care. Which option(s) you choose depends largely on your financial circumstances—both now and in retirement.

Below are some common options for covering long-term care costs:

 Personal Savings	<ul style="list-style-type: none">• Can provide flexibility and growth potential• Should be considered only if you have substantial savings
 Traditional Long-Term Care Insurance	<ul style="list-style-type: none">• Generally has an annual premium, which can be increased• Offers a high degree of personalization• Many insurance companies no longer offer it
 Government Assistance	<ul style="list-style-type: none">• Limited benefits for skilled care• Starts once certain state eligibility requirements are met, including financial conditions
 Hybrid Insurance	<ul style="list-style-type: none">• Insurance policies that combine long-term care coverage with life insurance or annuities• Can provide additional benefits for your loved ones



Longterm Care Planning Guide

Don Korn



Longterm Care Planning Guide:

Long-Term Care Phyllis Shelton,2003 *The Complete Idiot's Guide to Long-Term Care Planning* Marilee Driscoll,2002-09-01 The basic motivators will drive people to want to learn more about this topic fear money and insecurity Consumers fear losing their life savings to LTC costs Yet they hesitate to buy insurance with an annual premium of 1 800 without knowing what it covers In October of 2002 one month after this book s release the federal government will be rolling out a payroll deduction plan whereby all government employees and retirees approximately 18 million people will have the same opportunity to save for their long term care needs as they currently have for their 401 k

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A Guide to Long-term Care Planning for the Elderly in Tompkins County ,1988 **Health planning reports subject index** United States. Health Resources Administration,1979 **The Long-term Care Planning Guide** Don Korn,2002 Compact new guide walks you or your clients through the maze of issues to consider when making long term care choices Focuses on the most common crucial factors for determining long term care needs including Funding Long term care Long term care for a young or disabled person How to qualify for government care programs Evaluating long term care settings and facilities Ins outs of long term care insurance policies What do they cover What don t they Are they affordable When clients think these issues through now difficult choices will be easier down the road Most people embrace life with a positive outlook on longevity and goodhealth rarely considering the alternative But most of us young or old single or married with children will need to contemplate long term care decisions for ourselves or a loved one eventually These decisions can be emotionally and

financially draining if advance preparations have not been made Now a compact new guide walks you through the maze of issues you need to consider when making long term care choices In his simple straightforward style financial planning expert Don Korn focuses on the most common and crucial factors for determining long term care needs including o Funding long term care what options are available if financial resources are not o Long term care for a young or disabled person do the same policies apply o How to qualify for government care programs such as Medicaid and is that the best route for the family or the heirs o Evaluating long term care settings and facilities what to look for and how to guarantee that choices are honored

Long-Term Care Planning Guide Phyllis R. Shelton, 1998-05-01 *Nursing Care Planning Guide, Set 4* Margo Creighton Neal, Patricia Feltz Cohen, 1978 [National Library of Medicine Current Catalog](#) National Library of Medicine (U.S.), 1993 [Planning For The Golden Years](#) Audrey Hall, 2025-12

The prospect of long term healthcare can feel overwhelming shrouded in complexity financial uncertainty and emotional weight For many the golden years are tinged with the anxiety of declining health escalating costs and the challenging decisions that lie ahead Will you be able to afford the care you need How will your family manage the burden What options are truly available If these questions keep you up at night it s time to take control *Planning For The Golden Years A Comprehensive Guide To Long Term Healthcare* is your essential roadmap to navigating this intricate landscape with confidence and clarity This meticulously researched guide demystifies the entire long term healthcare planning process transforming a daunting task into an organized manageable journey You ll gain invaluable insights into every critical aspect ensuring you re well equipped to make informed decisions for yourself or your loved ones

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