

REASONS 8 MILLION PEOPLE OWN LTC INSURANCE

Asset Preservation

Most people prefer to leave their hard-earned assets to their children, grandchildren or favorite charity rather than spend it on long-term care services.

Family

People want to ensure they will never leave their spouse impoverished if they are faced with a long-term care stay. People do not want to become a physical or financial burden on their children.

Quality of Care

People want to ensure that they can choose where they receive care and who provides it. They do not want to rely on the government and the Medicaid/Welfare system to meet their care needs.

Financial Safety Net

People want to ensure their financial security no matter how long care is needed.

HOW WILL YOU SPEND THE YEARS AHEAD?

THAT MAY DEPEND ON THE
LONG-TERM CARE INSURANCE
YOU CHOOSE TODAY....

Like most people, you probably recognize the need for long-term care insurance. It's not simply "nursing home" coverage, but insurance that helps assure you of continued independence as you age - without depleting the personal assets you've worked hard to acquire. But choosing the right protection from the many plans available can be a daunting task.

As a member of the ACEP you are entitled to a **Special Discount** on certain LTC plans available through this program.

ADMINISTERED BY:

LTCR

LONG-TERM CARE RESOURCES

TOLL FREE (800) 616-8759

OR VISIT US ONLINE AT:

[HTTP://EDUCATION.LTCR.COM/ACEP](http://education.ltcr.com/acep)



LONG-TERM CARE INSURANCE PROGRAM

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Hagan Barron Intermediaries

Why buy through the ACEP Long-Term Care Insurance Program?

What is long-term care?

Long-term care (LTC) is a variety of services and supports to meet health or personal care needs over an extended period of time. Most long-term care is non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs), which are:

- Bathing
- Dressing
- Using the toilet
- Transferring (to or from bed or chair)
- Caring for incontinence
- Eating

The goal of long-term care services is to help you maximize your independence and function at a time when you are unable to be fully independent.



Our aging population

Advances in medicine are allowing people to live longer, leading to the need for more frequent and longer periods of health care as longevity increases.

As the nation's huge cohort of Baby Boomers starts to move through their 60s, 70s, and 80s, the need for the kinds of long-term care associated with getting older will make assisted living and nursing home care a major growth industry for the foreseeable future.



Our lack of adequate protection

Long-term care is expensive. Home health care, care in an assisted living facility, or care in a nursing home costs thousands of dollars a year...possibly hundreds of thousands over the course of an extended period of care. Yet many people are under the false assumption that they are currently covered for long-term care.



It is only when they need care that they discover their current major medical insurance will not provide any coverage for home health care, a nursing home, or an assisted living facility. Even Medicare will provide only very limited coverage for such care.

Long-term care insurance is the only insurance specifically designed to help cover the costs of long-term care services. Without it, chances are good you'll be responsible for paying most, if not all, of the costs out of your own pocket.

For more on the ACEP Long-Term Care Insurance Program, call us Toll Free at **(800) 616-8759** or visit us online at <http://education.ltcr.com/acep>

Thanks for your interest in the ACEP Long-Term Care Insurance Program!