

# Insurance Matters

## Long-Term Care Insurance: Not Just For Nursing Homes

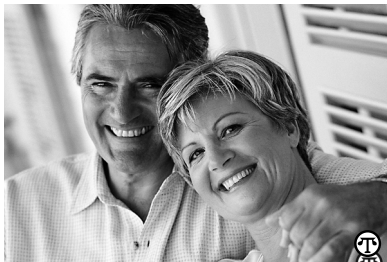
(NAPSA)—Today's insurance policies for long-term care have grown to include care well beyond the option of a nursing home. Policies now allow for care at home, as well as informal care provided by family members and loved ones.

"With 80 percent of care provided at home by informal caregivers, today's long-term care insurance policies are more flexible than ever," said James Blackledge, senior vice president at Mutual of Omaha. "Long-term care insurance can help people enjoy the comfort of home longer and protect their assets so they don't have to spend their life savings to cover long-term care expenses."

### **Savoring the Comforts of Home**

According to Blackledge, those in need of long-term care services want to be able to determine their own plan of care based on their unique circumstances. Many hope to put off nursing home care as long as possible in favor of having friends or family members provide care at home when the need arises.

Realizing the physical, emotional and financial impact that caring for a loved one can have, insurance companies are responding with long-term care policies that offer coverage for things like home modifications, home health aids and homemaker services that can help lessen the impact on family



**Long-term care insurance can now be used to help people enjoy the comfort of home longer and protect their assets.**

members. Information on these issues can be found at [www.longtermanswers.com](http://www.longtermanswers.com).

Some of the newest long-term care insurance policies even offer cash benefits in addition to traditional reimbursement. These benefits can be used for any type of expenses—such as lost income—that a family member may incur to care for a loved one.

### **Choosing an Insurance Company**

Experts advise selecting a company that is experienced in long-term care insurance. Since you never know when your family will require long-term care, it's best to select a company that is financially sound to ensure it will be around to provide you with coverage far into the future. For more information, visit [www.longtermanswers.com](http://www.longtermanswers.com).