

# Planning For Your Future

## Paying For Long-Term Care

(NAPSA)—A recent study found a growing number of Americans expect to take responsibility for their long-term care (LTC) needs.

The study, commissioned by the Health Insurance Association of America (HIAA), reported most people over age 55 do not believe the government will pay for their long-term care within the next ten years.

Despite the findings, experts caution that too few Americans have actually made the necessary plans and arrangements for their LTC needs and the LTC needs of their loved ones.

To help people assure their LTC needs will be met—without forcing them into bad options or driving them into bankruptcy—analysts recommend LTC insurance. The insurance can help:

- Bring peace of mind about the future
- Keep policyholders, or their loved ones, in their own homes, instead of nursing homes
- Get access to home care or care in an assisted living facility
- Ease the physical and emotional burdens often felt by fam-



**Long-term care insurance can help protect retirement savings during senior years.**

ily caregivers.

As private LTC insurance becomes more popular, innovation and competition have helped bring consumers better value for their dollar.

The HIAA has a toll-free number and Web site that consumers can visit to find out if LTC coverage is right for them and how to shop for an LTC insurance provider. For more information or a free LTC guide, visit [www.hiaa.org](http://www.hiaa.org) or call 1-877-LTC-4USA.