Long-Term Care Planning Guide

An Introduction to Costs, Coverage, and Your Planning Options

Most long-term care insurance claims begin with care received at home, helping individuals maintain independence in familiar surroundings. Planning for your future care needs can be the most cost-and tax-efficient way to plan for when your health changes.

REDUCE BURDEN ON FAMILY · MAINTAIN INDEPENDENCE · PROTECT YOUR ASSETS

When To Get Started

The ideal time to explore long-term care planning is before you need care. Planning early is an effective way to preserve options and control future expenses.

This isn't just about securing any type of plan; it's about finding the best fit for your unique circumstances. Use this three-step process for the most effective way to gain clarity as to your options:

1. **Confirm Your Eligibility**
   Your health is the basis used to determine eligibility and the price for this insurance. Knowing your status early saves time and identifies exactly which providers and price categories are available to you.

2. **Learn from a Professional**
   By working with an expert who understands long-term care costs and the nuances of each carrier's policy options, you can move past the guesswork. We help you strip away the complexity so you can personalize a plan that fits your needs.

3. **Review Your Strategy—Risk-Free**
   The application is simply the first step in formalizing your options. If you are approved, you will have a 30-day period to review the physical policy in your hands. This is when the final decision happens—giving you a month to ensure the coverage feels right before fully committing.

AMERICA'S LONG-TERM CARE ADVOCATES

As an independent brokerage, ACSIA Partners works for you—not the insurance company. Our professional objectivity positions us as your advocate, providing unbiased guidance on which solutions work best for your situation.

ACSIA Partners was founded in 1972 and is the largest independent long-term care insurance brokerage in the country with over 50 years of expertise. As the industry leader, we help our clients make informed decisions by providing unbiased expertise and objective guidance on long-term care insurance.

50+ YEARS OF EXPERIENCE

Long-term care plans diversify your investments for tax-free care when you need it

The Financial Impact: Rising Costs

Long-Term Care Costs are a primary threat to retirement portfolios. The annual cost of care can exceed $100,000 and may be significantly higher depending on the type and location of care. In 30 years, just a two-year care event could cost over $470,000 but many require care longer.

The Gap: Medicare & Health Insurance

Standard insurance won't cover long-term care. Medicare only pays for short-term rehab, not custodial care. While health and disability insurance cover doctors or lost wages, they do not pay for daily personal assistance.

Managing the Risk: Weigh Your Choices

Self-funding:
Risks liquidating your home equity and life savings.

Family Care:
Places an immense burden on loved ones.

Medicaid:
Requires "spending down" assets to poverty levels to qualify.

LTC Insurance:
Transfers risks to a carrier, protecting your legacy and keeping your family's focus on relationships, not caregiving.

Waiting Can Limit Your Choices · Schedule A Conversation

Plan Options:

Traditional Long-Term Care
Specifically designed to provide dedicated long-term care coverage for home care, assisted living, memory care, hospice, and nursing facilities.

Hybrid Long-Term Care
These solutions blend life insurance or annuities with built-in and extended LTC coverage options, so you always get financial value from your policy whether you ever need care or not.

Alternative Solutions
Solutions may be available for individuals who do not qualify for the plan types above or are seeking more budget-conscious planning options.

What Determines Your Premium

1. Your age at the time you apply for long-term care insurance.
2. Your health. The better your health, the less you pay for a policy
3. Your marital status. Couples may receive a discount for shared benefits.
4. The features and options you choose to customize your plan.
5. The number of years of care you'd like for coverage.
6. The monthly benefit amount you receive based on a total pool of dollars.

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