

This Thanksgiving...

Start the LTC conversation

November is Long Term Care Awareness month.

Unless you have a parent who requires home care, or care in assisted living or a nursing home, you will probably stop reading here — and offer a silent prayer that it doesn't happen to you or your loved ones.

Long Term Care is expensive these days, with an average annual nursing home cost of \$83,950, and nearly double that in large cities.

Could you afford that for yourself, or your spouse? Could you and your siblings afford that kind of care for your parents — and would you share the costs?

Those are the questions that should come to mind as your family gathers around the Thanksgiving table this month — giving thanks for family and good health, and perhaps making plans for the future.

Consider these ideas and action steps:

- Look for unopened mail, especially unpaid bills.
- See if the loved one has lost weight, and see if the refrigerator or pantry are full of spoiled food.
- Prepare a list of medications being taken and physician contact information.
- Write down the make, model and license plate number for the loved one's car.
- Write down the policy number and claim department contact information for any long-term care insurance (LTCI) policy that might be available.

According to a report from the U.S. Department of Health and Human Services, at least 70 percent of Americans age 65 and older will require some long term custodial care.



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The number of family members serving as chronic illness caregivers in the united states is estimated at 65 million.”

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