

The **CONFUSION** is common

Long-term care is not a subject people like to talk about. The realities surrounding the need for care can be daunting. Maybe that's why even the savviest individuals find comfort in the myths. But relying on them may not be wise.



MYTH

I won't need long-term care.

FACT

About 70% of people who reach age 65 are expected to need some form of long-term care at least once in their lifetime.¹



MYTH

I can save enough on my own to cover long-term care costs.

FACT

Less than 50% of Americans 50 and older have begun saving for long-term care.²



MYTH

My family will be able to help me out with long-term care needs.

FACT

Family members may live far away, and they may have career obligations and children of their own to consider.



MYTH

My health insurance will cover long-term care.

FACT

Health insurance is designed to cover acute medical conditions, not long-term care expenses.



MYTH

The government will help cover my long-term care.

FACT

Your Social Security statement clearly states: "Medicare does not pay for long-term care, so you may want to consider options for private insurance."

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LTC Quiz Brochure
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1. www.longtermcare.gov/the-basics/how-much-care-will-you-need

2. www.longtermcare.gov

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LTC-5702C 11/14 MLI111814075