

Problem/Tension: Long Term Care Insurance

Original Beginning Suggestions:

- What have you experienced or witnessed that inspires you to suggest long-term care insurance to clients?
- At what age should someone consider long term care insurance?
- Have you dealt with clients who have hesitated about getting long-term care insurance? Was there a turning point in the conversation that made them realize they needed it?

Content/Outside Quote:

Among 65-year-olds, 70% will use some form of long-term care in the years ahead, according to the U.S. Department of Health and Human Services.

Regular health insurance doesn't cover long-term care. And Medicare won't come to the rescue, either; it covers only short nursing home stays or limited amounts of home health care when you require skilled nursing or rehab. It does not pay for custodial care, which includes supervision and help with day-to-day tasks.

If you don't have insurance to cover long-term care, you'll have to pay for it yourself. You can get help through Medicaid, the federal and state health insurance program for those with low incomes, but only after you've exhausted most of your savings.

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Emotion/Relatability/Authenticity:

- Have you had an experience in your life (or someone you know) where they would have benefitted from long-term care insurance, but didn't have it? OR have you known someone who has had it and you've witnessed the benefits?

Content/Problem Solution:

- What type of clients would you suggest look into this? Give three examples.
- Give three suggestions of how an adult child can have this conversation with an aging parent.