

# Start the Conversation!



## November is LTC Awareness Month.

Time to engage prospective clients in a conversation about the importance of planning for LTC.

### Six Ways to Get the Conversation Going



#### The Need is Real

Did you know 70 percent of people who reach age 65 will need LTC services at some point in their lives?<sup>1</sup>



#### The Cost is High

Most people can't afford to pay over \$85,000 per year for nursing home care.<sup>2</sup>



#### You're Probably Not Covered

Many people mistakenly believe their health insurance will cover LTC services.



#### You Can't Rely on the Government

Medicare provides limited coverage for LTC services, and Medicaid is for people with low incomes and limited resources.



#### The Best Time to Buy is Now

Your health could change tomorrow, making you ineligible for coverage.



#### Some Coverage is Better than None

Even a modest policy can help protect your hard-earned assets.

<sup>1</sup> U.S. Department of Health and Human Services

<sup>2</sup> Mutual of Omaha's Cost-of-Care Study conducted by LTCG, 2015; released June 2015

### Looking for Sales Ideas?

Our LTC Sales Ideas booklet is packed with tips for turning your clients' needs and concerns into sales. Request a copy from [sales.support@mutualofomaha.com](mailto:sales.support@mutualofomaha.com).



**LTC**  
**AWARENESS**  
**MONTH**  
NOVEMBER 2015