



LONG-TERM CARE PLANNING CHECKLIST

Hello,

My name is Al Castellanos and I am a licensed Insurance agent associated with the Checklist Depot. Do you know why checklist are important to have? Well I am here to give you that information. Checklist can help us stay more organized by assuring we don't skip any steps in a process. Seeing a list of what you must get done, instead of trying to remember it all, is going to save you a ton of time.

Long-Term Care Planning Checklist is an important list to have. What is a Long-term care insurance? Long-term care insurance policy helps cover the costs of care when you have chronic medical conditions, a disability or a disorder such as Alzheimer's disease. Long-term care insurance (LTC) policies come in many shapes and sizes. The number of options available can make it difficult to compare policies. To find the right policy you have to make sure that you compare similar policies that combine the benefits and features you want.

Things to know and have for Long-term care planning:

General Information

- Make sure you have your personal information available
 - Name, D.O.B, S.S.
 - Health Status, including medications being taken
 - Marital Status
 - Name, phone number, and address of attorney, physician, geriatric care manager or other advisor
- Have your financial situation assessed
 - Income from Social Security, pension, employment, or other source
 - Expenses
 - Assets
 - Liabilities

Long-Term Care Planning

- Find out if you have a need for long-term care
- Find out if you have sufficient assets to cover long-term care needs
- Review and evaluate ways to fund long-term care
- If you are a homeowner, discuss the use of home equity as a fund for long-term care

Insurance Planning

- Have adequate health insurance (Medicare, Medigap, Private Health Insurance, Prescription Plans)
- Consider discussing Medicare planning goals
- Establish the need for long-term care insurance

These and many more tips may help you when planning for long-term care insurance, please check out the complete checklist and other important checklist at our website <https://www.prinsuco.com/Checklist.62.htm>.

If you have any questions regarding this checklist or any of the other checklist, please contact me at (281) 642-4082 or at alcastellanos@prinsuco.com.