

## Sales Idea:

Know the Benefits of  
LTCi vs Medicare and Medicaid



Many people think that Medicare and Medicaid are synonymous with long-term care insurance. However, relying on either of these government-run programs will most likely leave your clients and prospects without the level of care they need or expect. If you know the primary benefits of LTCi over Medicare and Medicaid, it can help you make the sale and help your clients make sure they're protected now and into the future.

### What Do Medicare and Medicaid Cover?

Both programs generally help people with improving or correcting specific medical or health problems, but not with day-to-day custodial care, or what are known as Activities of Daily Living (ADLs). Medicare will only cover rehabilitative care following a hospital stay which limits the availability of benefits. On the other hand, Medicaid is a program for individuals with limited resources and income which means most people won't qualify for these benefits.

So, if your clients eventually need help with ADLs like eating, bathing, getting dressed, getting around or personal hygiene, those services wouldn't be covered by Medicare or Medicaid. They would need private long-term care insurance to help them pay for that.

### Help Them Make the Right Decision

Help your clients make informed decisions about their future health plans by knowing the advantages of a private LTCi policy over Medicare and Medicaid. Start by informing them of the specific advantages it has over these programs.

**Long-Term Care Insurance provides peace of mind.** Owning a long-term care insurance policy gives policyholders a sense of security by empowering them to have control over where, when and how they receive care.

**Long-Term Care Insurance protects a lifestyle.** Owning a private long-term care insurance policy protects the lifestyle of spouses and family members. Having an LTCi policy allows funds earmarked for retirement income, investments and assets to remain untouched, lessening the burden of a triggering health event.

**Long-Term Care Insurance is comprehensive.** Most policies will pay for all levels and types of long-term care, including adult day care, assisted living, nursing home and home health care.

**Long-Term Care Insurance is flexible.** Benefits like built-in cash options and care coordination help balance the care provided by family with professional services. These options also offer flexibility throughout the progression of care.

**Long-Term Care Insurance has tax advantages.** Individuals and business owners may be able to take advantage of tax savings by deducting their eligible premium annually.