

## Long Term Care Insurance Personal Evaluation

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The need for Long Term Care Insurance depends on the situation and disposition of the individual. Different people see things differently. However, answering the following questions may help bring the issue into focus.

1. Do you know anyone who has required long term care?  
 (yes)  (no)
2. Do you believe that you could need long term care someday?  
 (yes)  (no)
3. How much do you think nursing home care costs in your areas?  
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4. Considering your savings and assets, how long would you be able to pay for the type of care you may need?  
\_\_\_\_\_
5. Do you believe that the need for long term care could cause you to spend much of your life savings?  
 (yes)  (no)
6. Do you want to rely on Medicare or Medicaid?  
 (yes)  (no)
7. Would you want to be dependent upon your family and friends for care?  
 (yes)  (no)
8. Are you insured against home fire and burglary?  
 (yes)  (no)
9. Are you insured against automobile damage and liability?  
 (yes)  (no)
10. Do you have hospitalization insurance?  
 (yes)  (no)
11. Have you taken steps to help protect yourself against the financial drain of long term care as you have with other risks?  
 (yes)  (no)
12. Is there any greater risk that you face besides long term care?  
 (yes)  (no)
13. How would you prefer to pay for the high cost of long term care?  
 Personal savings and assets  
 Insurance

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