

TYPES OF LONG-TERM CARE INSURANCE

TRADITIONAL LONG-TERM CARE INSURANCE:

Policies are typically purchased with a daily or monthly benefit amount for a set period of time. It is "use it or lose it" insurance – meaning if you never need the long-term care, the premiums you paid are not returned or passed on to heirs.



HYBRID LIFE INSURANCE WITH LONG-TERM CARE RIDERS:

This policy combines life insurance with long-term care coverage. The policy pays out a death benefit to beneficiaries. Still, if the insured needs long-term care, the policy can also provide funds for those expenses, typically by reducing the death benefit. If you never need long-term care, your beneficiaries still receive the death benefit. Therefore, it is not a "use it or lose it" policy like traditional long-term care insurance.



LONG-TERM CARE ANNUITIES:

A long-term care annuity combines an annuity with long-term care coverage. The individual invests a lump sum into the annuity, doubling or tripling the investment amount. If long-term care is not needed, any remaining funds can be passed on to heirs (not a "use it or lose it" policy).



THE ANNUITY EXPERT

Long Term Care Private Sector Elder Care Could Yield Multiple Benefits

**United States. General Accounting
Office**



Long Term Care Private Sector Elder Care Could Yield Multiple Benefits:

Long-Term Care United States Accounting Office (GAO),2018-04-29 HEHS 94 60 Long Term Care Private Sector Elder Care Could Yield Multiple Benefits **Long-Term Care** DIANE Publishing Company,1996-07 Addresses what is meant by long term care the conditions that give rise to long term care need which groups need long term care what long term costs are for the federal what strategies some states what experts predict about the future demand for long term care Charts tables **Long-term Care** United States. General Accounting Office,1994 *Long-term Care Reform* United States. General Accounting Office,1994 **Indexes for Abstracts of Reports and Testimony** ,1994 **Health, Education, and Human Services Division Reports** United States. General Accounting Office. Health, Education, and Human Services Division,1994 **Health, Education, and Human Services Division Reports** ,1995 **Health Care Politics and Policy in America** Kant Patel,1995 Fully updated for this new edition Health Care Politics and Policy in America combines background and context for the evolution of U S health care policy with analysis of recent trends and current issues The book introduces public policy students to the complex array of health care issues and health care professionals to the study of public policy It provides comprehensive coverage of policy issues related to health care at the federal state and provider patient levels from Medicare and Medicaid funding and managed care to medical liability law and ongoing debates over the beginning of life and end of life decisions Health Care Politics and Policy in America successfully integrates political ethical economic legal technological and medical factors in an issue focused survey of U S health care policy It includes a chronology of health care policy related events and legislation from 1798 through 2005 and an appendix comparing medical malpractice tort laws state by state **Reports and Testimony** ,1994 Medicaid Long-Term Care DIANE Publishing Company,1995-07 Analyzes how far the three states had gone in shifting their long term care to home community based settings what controls they had in place to manage the growth of home community based programs what impact the shifts controls have had on the ability to deliver long term care services

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