

“Planning ahead with long-term care insurance secures your choices and peace of mind.”



## What is Long-Term Care Insurance?

**Long-term care** is provided to people who have difficulties performing everyday tasks on their own for an extended period, due to chronic medical, physical or cognitive conditions, or disabling injuries.

**Long-term care insurance** is insurance that covers long-term care services provided in a nursing home, at home, in an assisted living facility, or in other community-based settings. Medicare, Medicare supplemental insurance (Medigap), and traditional health and disability insurance plans generally do not cover long-term care services.

## Two Types of Insurance

There are two general types of long-term care insurance in New York State: insurance sold under the New York State Partnership for Long-Term Care, and traditional, non-Partnership insurance.

The long-term care insurance premium depends on your age and what you choose to cover—the younger you are, the lower the premium. New York State provides an income tax credit for all tax qualified long-term care insurance policies to help more people afford long-term care insurance coverage.



## What about the Cost of Care?

Today, the cost of staying in a nursing home in New York can be very expensive, often over \$90,000 a year. Home care can be very expensive as well. Few people can afford this cost without using all their life savings. Long-term care insurance allows you to protect your assets in the event you need long-term care sometime in the future, just like you protect yourself with homeowner insurance and auto insurance.

Call  
**1-866-950-PLAN**  
Today!

“Investing for retirement and investing for long-term care are two different things.”



## Protect Yourself

In the past, people did very little planning for long-term care needs because family members were usually available to provide care. But changes in society and the family make this arrangement harder today and in the future. Smaller families, family members moving to other locations, both heads of households working, and longer life expectancy mean family members are less likely to be available as a caregiver, while you are more likely to need long-term care in the future.

As long-term care costs increase, quality long-term care insurance is a way to protect your financial independence.

## Control your Future

Get more information on long-term care insurance by

Calling:

**1-866-950-PLAN**

Visiting:

**[www.nyhealth.gov](http://www.nyhealth.gov)**

or

**[www.planaheadny.com](http://www.planaheadny.com)**

This brochure provides general information about long-term care insurance that is available to New Yorkers. The information is not intended as an endorsement of any particular company or their coverage.

**Long-Term Care Insurance:**  
**Control your future.**  
**Protect your assets.**

