

Research Tools Help with Long-Term Care Insurance Planning

Long-Term Care Insurance has become an essential part of retirement planning. LTCNEWS.COM has been redesigned to provide more tools and resources to help.

COLUMBUS, OH, UNITED STATES , October 29, 2019 /EINPresswire.com/ -- A newly redesigned comprehensive website to help American families plan for the financial costs and burdens of aging debuted with updated tools to help safeguard income and assets and reduce the stress otherwise placed on family members.

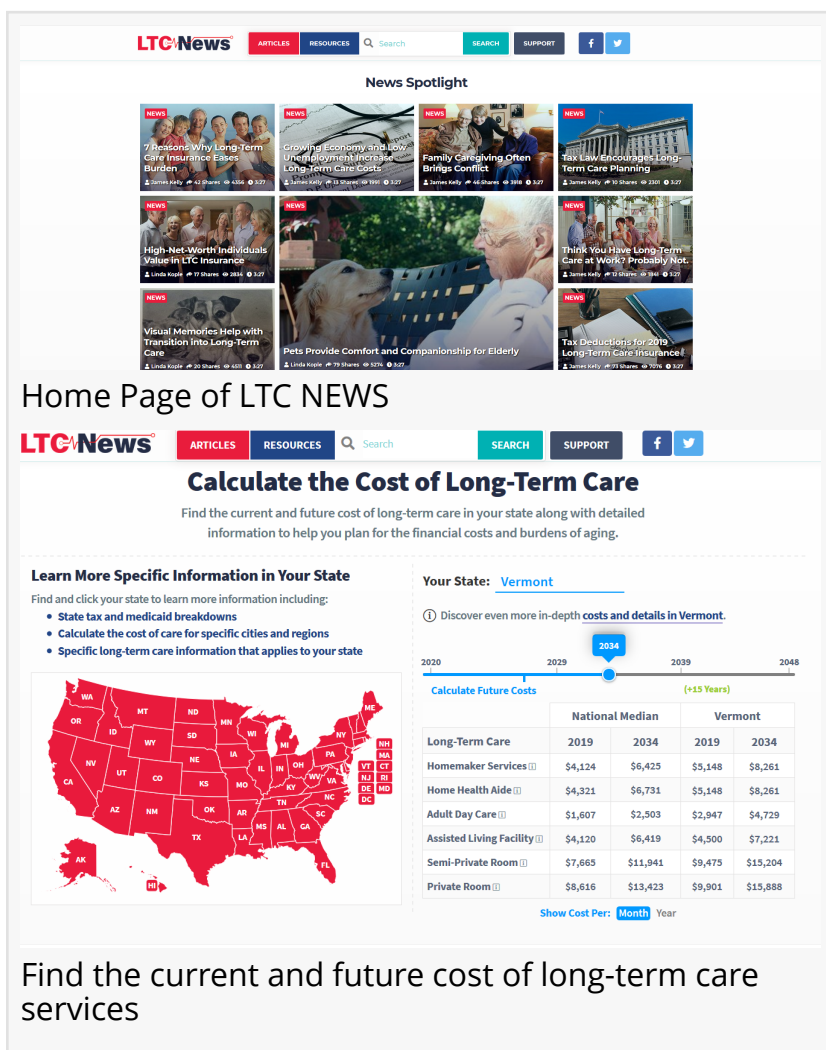
LTC NEWS (www.ltcnews.com) provides many tools to help families as they think about longevity and long-term care. LTC NEWS combines articles, features, resources, and other tools to give American families the information they demand to help them plan before they retire for the high costs of future long-term care and the impact it places on their loved ones.

Since 2015, LTC NEWS has provided comprehensive resources and articles about one of the most talked-about topics in retirement planning, long-term care.

"We are very proud of the powerful information we have put all in one place. American families are dealing with long-term care each and every day. The impact of longevity places tremendous stress and burden on American families. The cost of paid care services is more than just financial devastation for many families. Yes, it drains assets and adversely impacts income and lifestyle, but families get changed because long-term care touches an entire family," said Daniel Pope, webmaster for LTC NEWS.

People require long-term care services and supports due to illness, accident, or the impact of longevity. Health insurance, including Medicare and supplements, only pays a limited amount of skilled services. There are several ways to plan for long-term care including Long-Term Care Insurance which has become an essential part of retirement planning for many American families.

The updated LTC NEWS website helps people educate themselves about the current and future



News Spotlight

- 7 Reasons Why Long-Term Care Insurance Eases Burden
- Growing Economy and Low Unemployment Increase Long-Term Care Costs
- Family Caregiving Often Bridges Gap
- How to Score Long-Term Care Planning
- High-Net-Worth Individuals Value LTC Insurance
- Visual Memories Help with Transition into Long-Term Care
- Pets Provide Comfort and Companionship for Elderly
- Tax Deductions for 2019 Long-Term Care Insurance

Home Page of LTC NEWS

Calculate the Cost of Long-Term Care

Find the current and future cost of long-term care in your state along with detailed information to help you plan for the financial costs and burdens of aging.

Learn More Specific Information in Your State

Find and click your state to learn more information including:

- State tax and medicaid breakdowns
- Calculate the cost of care for specific cities and regions
- Specific long-term care information that applies to your state

Your State: Vermont

Discover even more in-depth costs and details in Vermont.

Calculate Future Costs (+15 Years)

	2019	2034	2019	2034
Long-Term Care				
Homemaker Services	\$4,124	\$6,425	\$5,148	\$8,261
Home Health Aide	\$4,321	\$6,731	\$5,148	\$8,261
Adult Day Care	\$1,607	\$2,503	\$2,947	\$4,729
Assisted Living Facility	\$4,120	\$6,419	\$4,500	\$7,221
Semi-Private Room	\$7,665	\$11,941	\$9,475	\$15,204
Private Room	\$8,616	\$13,423	\$9,901	\$15,888

Show Cost Per: Month Year

Find the current and future cost of long-term care services

cost of care services in every state, find the availability of Long-Term Care Partnership policies, state and federal tax incentives, news articles on long-term care, health and retirement planning, and much more.

“These resources are all available on one website helping individuals and couples learn about how to best plan for the impact long-term care will have on their families and finances,” Pope said.

The risk of needing some type of long-term care service in your lifetime increases as you get older. Without any advance planning, the responsibility of caregiving often falls on a daughter or daughter-in-law, an individual's savings, or both.

There are several types of planning products which include traditional Long-Term Care Insurance, Partnership certified policies with additional asset protection, asset-based or hybrid policies which also offer death benefits, and short-duration policies.

The benefits and premiums vary with the product, age of the policy owner, their health, family history, and the amount of benefits provided in the policy. Generally, people ages 40 to 70 are the best candidates for insurance planning, however, there are options for those who are older depending on their health. Every product has its own underwriting criteria.

While LTC NEWS only provides information and resources, LTC NEWS can help find a Long-Term Care Insurance specialist to assist a consumer in finding the best coverage at the best value.

LTC NEWS can also be an outstanding resource if you are investigating the cost of care and information for an aging parent who is looking for care services.

Available resources, in addition to articles, include:

- [Guide to Long-Term Care Insurance](#)
- [Cost of long-term care services](#) and state-specific information

You will also find a glossary of frequently used terminology, a video gallery, a list of frequently asked questions, and you can even find a Long-Term Care Insurance specialist.

LTC NEWS also offers individuals the opportunity to write articles about long-term care, aging, health, retirement planning, and other related topics. Authors can link their websites or other resource information in the article. If you are interested in writing an article or ongoing column you can contact LTC NEWS at newsroom@ltcnews.com.

LTC NEWS can be an outstanding marketing resource for many businesses who are wishing to reach adults age 40 to 75. LTC NEWS could be a great vehicle for many types of businesses including lawyers, financial advisors, home health care agencies, assisted living facilities, memory care facilities, nursing homes, consumer products, and more. No matter if you are trying to reach a state-specific area or nationally, LTC NEWS is a very cost-



effective way to reach the right consumer. Get advertising information by clicking on the support link on the website.

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