

# In Home Senior Care: Long Term Care Insurance

*A short discussion on one way to pay for in home care when the time is right. An insurance policy may cover a portion in home care senior services.*

TOMS RIVER, NEW JERSEY, UNITED STATES, January 11, 2020 /EINPresswire.com/ -- While the cost of in home care services may worry you, hiring a professional to take care of your loved one can be a financially smarter decision than looking after them on your own. By seeking help from an [in home senior care](#) experts, you won't have to sacrifice your career. Keep in mind that reducing work hours can affect your home budget more severely than paying for services.

Additionally, by working with Comfort Keepers of MToms River, NJ you can still actively participate in your loved one's care, passing off some of the most time-consuming responsibilities associated with caregiving, such as preparing meals, cleaning the house, and running errands, to an expert caregiver. If paying out of pocket for care is not an option for your loved one, investing in long-term care insurance can lessen the financial burden of care services, protecting your family's savings and assets at the same time.



Stephanie Howe

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As the quote goes “To care for those who once cared for us is one of the highest honors.” by Tia Walker. Professional caregiver are trained to help.”

*Stephanie Howe - Owner*

It is important to note that coverage for long-term care insurance may not be cheap. According to The Wall Street Journal, a 55-year-old single adult can expect to pay \$2,065 a year for \$162,000 in benefits. Seniors who are considering this option might want to buy in home senior care insurance before their health starts deteriorating. As the average life expectancy rate continues to rise, most people will require some sort of at-home senior care.

Opting for long-term care insurance can give your loved one peace of mind that they will receive the best care available as they age. Long-term care insurance can allow

your loved one to remain financially independent during their golden years without tapping into savings or selling personal assets. However, as this is not a small decision to make, it might be

best to consult with a financial advisor first in order to determine the best course of action.

For more information regarding long-term care insurance for [in home senior care services](#), please contact our Comfort Keepers office in Toms River, NJ. We can be reached at (732)-355-3856.

This release was drafted by [Results Driven Marketing](#), LLC: a full-service digital marketing, public relations, advertising, and content marketing firm located in Wynnewood, PA.

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