Raymond Lavine Discusses Long-Term Care Planning on 'If It’s Not One Thing, It’s Joanna' Podcast

Long-term care expert explains why “fingers crossed” is not a plan and how families can prepare for future caregiving needs

GIG HARBOR, WA, UNITED STATES, September 22, 2026 /EINPresswire.com/ -- Raymond Lavine, founder of Lavine LTC Benefits, recently appeared on the If It’s Not One Thing, It’s Joanna podcast to discuss the realities of long-term care, caregiving, and the importance of planning before an unexpected health event occurs.

> The important thing is to have the conversation ahead of time so you and your family understand what your options are and what you would want to happen.”
>
> *Raymond Lavine*

The episode, titled “Fingers Crossed Is Not A Plan With LTC Expert Raymond Lavine,” explores why many individuals and families postpone conversations about long-term care and why relying solely on savings, family members, or traditional health insurance may leave significant gaps when ongoing care becomes necessary.

During the conversation, Lavine explained that long-term care is not exclusively an issue for older adults. Accidents, serious illnesses, and cognitive conditions can create a need for extended assistance at different stages of life, making caregiving planning relevant well before someone reaches an advanced age.

Lavine encouraged listeners to think beyond simply deciding whether to purchase long-term care insurance. Instead, he recommends beginning with several fundamental questions: Where would you want to receive care? Who would coordinate or provide that care? And how would you pay for it?

The episode also examined common concerns surrounding long-term care insurance, including affordability, changing insurance products, and the perception that coverage is primarily intended for wealthy families. Lavine discussed how the long-term care marketplace has evolved and how different approaches, including traditional long-term care coverage and shorter-term care options, can help families build a plan around their individual needs and financial

circumstances.

Drawing from more than a decade of work focused on long-term care benefits, Lavine also shared personal experiences that have shaped his approach to caregiving planning. He emphasized that families should view planning as a process, not an all-or-nothing financial decision.

The conversation is part of a broader podcast series examining long-term care insurance and the challenges families face when caring for aging loved ones. Hosts Karin and Andrew Edelson care for their mother, Joanna, who has Alzheimer's disease, and use the podcast to share their own caregiving experiences while speaking with experts and others navigating similar situations.


Raymond Lavine on Its Joanna Podcast

The full episode, "Fingers Crossed Is Not A Plan With LTC Expert Raymond Lavine," is available on the If It's Not One Thing, It's Joanna website and major podcast platforms.

About Raymond Lavine and Lavine LTC Benefits
Raymond Lavine is a long-term care planning advocate, financial professional, and founder of Lavine LTC Benefits. Drawing from decades of experience in insurance and financial services, Lavine helps individuals, families, and businesses understand their options for preparing for future caregiving and long-term care needs. He is the host of Planning with Purpose: The Caregiver's Blueprint, co-author of the Amazon bestseller Empathy and Understanding in Business, and a U.S. Army veteran. Lavine LTC Benefits serves clients throughout Washington, Oregon, California, Nevada, Arizona, New Mexico, and Colorado.

About "If It's Not One Thing, It's Joanna"
If It's Not One Thing, It's Joanna is a podcast hosted by siblings Karin and Andrew Edelson as they navigate caring for their mother, Joanna, who has Alzheimer's disease. After moving Joanna from assisted living back into her longtime home, the siblings began sharing the realities of family caregiving while speaking with experts, advocates, and others with firsthand experience in senior care. The podcast addresses caregiving resources, dementia, long-term care, and the emotional and practical challenges families encounter while supporting an aging loved one.

Raymond Lavine
Lavine LTC Benefits
+1 253-275-6091
email us here
Visit us on social media:
LinkedIn
Facebook

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