Myth 1
The government or health insurance will cover me.

Not true. Medicare, conventional health insurance, and HMOs generally cover only skilled care. Most long-term care is not skilled care. Disability income insurance does not cover long-term care services. Medicaid (Medi-Cal) has strict limitations and requirements before it will cover long-term care expenses.

Myth 2
I’ll be able to pay for it myself.

Probably not. Nationally, nursing home costs alone can run over $90,155 in one year. Assisted living and residential care facilities are also quite expensive. Consider your assets—a couple with $500,000 in total assets could possibly deplete them in six years paying for long-term care. Long-term care insurance helps to offset the costs of long-term care.

Myth 3
It won’t happen to me; besides, I’m too young.

An accidental injury, stroke, or long-term illness could intrude upon anyone’s life at any time. In fact, 40% of insurance services recipients are under the age of 65.

Myth 4
My family will take care of me.

Time, distance, and both spouses working have made it much more difficult for many families to provide all the care needed. If you were suddenly in need of long-term care, imagine the emotional and financial burden it could cause your family. Long-term care insurance can help preserve your independence without burdening others.

Myth 5
I cannot afford long-term care insurance.

Actually, you can’t afford not to have it. Long-term care insurance can seem expensive, but the cost of not having it can be much greater. Long-term care costs can quickly deplete your hard-earned savings. And purchasing earlier is better. The younger you are when you buy long-term care insurance, generally, the lower the cost for the life of your certificate of insurance.

For more information on how you can get the peak protection you need with Prudential Long Term Care Solid Solutions, call The Prudential Insurance Company of America at 800-732-0416 or visit www.prudential.com/insurance/life/ltc.

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