

LONG TERM CARE

As the population matures more people over age 65 will require some form of long-term care services. Many people think that long-term care is provided exclusively in a nursing home. It can be, but it can also be provided in an adult day care center, an assisted living facility, or at home. The following factors might affect your likelihood of needing long-term care:

- Life expectancy. The longer you live, the more likely you will need long-term care. Consider whether your family has a tendency for long life expectancy.
- Gender. Women might need long-term care insurance more than men because they generally live longer.
- Your family situation. If you have a spouse, adult children, or other family members who can care for you at home, you might not need long-term care services. Family health history. You may have a greater need for long-term care if chronic or debilitating health conditions run in your family.