

Spread the Word About Long Term Care Awareness Month

Start a Conversation About the Need for Long Term Care

November is [Long Term Care Awareness month](#). With all the modern advances in medical technology, the average lifespan continues to increase.

As baby boomers age and Americans live longer, we must seriously consider that millions of people are facing the prospect of needing long term care.

The odds of needing long term care as we age are currently 50% and this increases to 70% after age 65. As we age, long term care becomes increasingly more important.

November is a great time to focus on this need and start to educate yourself and look at plans that will help you to protect your legacy.

Encourage your entire family to get involved in the decision of how to handle aging parents or loved ones.

Some facts may help you as you discuss this important topic:

- The current average length of long term care needed is about 3 years.
- A long term illness in the family can have a devastating impact on your family's finances.
- Medicare and medical insurance do not cover the costs associated with long term care.
- The older you get, the more expensive the long term care insurance will be. Look at this early to avoid higher costs.

[Read this article from Consumer's Reports written by a neurologist.](#)