

Three Key Long Term Care Questions

1. How will you make your long term care decisions?
OR
Who will ultimately make long term care decisions for you, if necessary?
 - ◆ Are all of your necessary legal documents in place?
2. What factors will impact the decision making process?
 - ◆ the unpredictability and urgency of when these decisions need to be made
 - ◆ the time then available to be informed to make these decisions
 - complexity of issues
 - geographic distance
 - work demands
 - family demands, including children's needs and spouse's perspective
 - ◆ the amount of money available for long term care services
 - ◆ the "best use" of these financial resources from parents' perspectives and children's perspectives, and the perspectives of others involved in the decision making process
 - ◆ parents' potential obstinacy, independence, fiscal conservatism, or fear of change
3. **To what extent does having long term care insurance positively impact the decision issues outlined above?**

LONG TERM CARE INSURANCE CONSIDERATIONS

Long term care insurance often changes the equation from spending money to collecting on an insurance policy for which premiums have been paid.

Some long term care insurance policies make case management resources available, without cost, to help identify alternatives and to help guide decision makers (**often children and spouses as a group**) toward good decisions.

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