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## Long-Term Care Insurance: Is It Right for You? Are There Better Alternatives? (Paperback)

By Dan Keppel Mba

Createspace Independent Publishing Platform, United States, 2012. Paperback. Condition: New. Language: English . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*.Long-term care insurance is expensive Insurers keep raising rates Almost a third of owners have to stop paying! Most of us will never need it There are better alternatives Do Not Buy a LTCi policy before you compare alternatives LTCi policies average about \$2,500 a year but they don t cover the full cost of care-averaging \$87,235. Most sellers recommend starting before age 65 while we are still healthy and insurable but we will pay more. Like all disability insurance, we are paying for something that we may not need at all. Unlike the cost of a major medical operation covered by our comprehensive health care plan, the cost of long-term care can be estimated fairly accurately. With a 13 and 4 chance of spending 2+ years in a nursing home for women and men respectively, the average cost will be about \$200,000. If we can stay at home, a home health aide costs about \$20,000 a year. The average policy costing \$2,500 a year will NOT cover all expenses. Depending on the institution we check into, daily costs are...



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