

# The LTC Unique Planning Process™

## The Client Concerns Conversation

Each person who utilizes our services comes in with their own questions and concerns. Our goal is to meet your needs and respond to your concerns. We'll talk about the types of care that are available. Many of our referrals do not realize that most long term care is provided in the individual's own home. Have you had an experience with a loved one needing care? If you were to need care, how would you want the experience to compare with that one? Do you have concerns about financing care? What are your concerns about the impact of caregiving on your loved ones?

## The Care Preferences Discussion

While everyone hopes they will never need care, many of us will. We'll discuss questions such as: If you needed care, where would you prefer to receive the care? How do you feel about having your family involved in your care? Would you want to receive care at home or would you feel more comfortable in an environment where there were more people and opportunities for more interaction?

## The Resource Inventory

Everyone has different resources available. We'll talk about the financial resources that you have available, how they are currently allocated or invested and what you would be willing and able to contribute towards your care without impacting the lifestyle of others who may be dependent upon the resources. We'll discuss the availability of family or friends who may be involved in your care or in the financing of your care.

## The Funding Decision Tree

If needed, how would care be funded? We'll review what health insurance and Medicare will cover for long term care. We may discuss the criteria to qualify for Medicaid. We'll discuss how much of your care you are willing to self-fund and the financial implications of self-funding including penalties and tax or estate planning issues. We will review how long term care insurance policies work and how they can coordinate with other resources you have available. We may review options such as life insurance and annuity policies that can be used for long term care.

## The Personal Planner

In summary, we'll work together to develop a reasonable plan for you in the event that you need care. We'll take into account your concerns, your care preferences, and the resources that you bring to the table and we'll discuss the best way for you to protect your family and your finances if you need care. If long term care insurance is indicated, we'll determine which insurance company's health requirements, care options, and costs best fit your particular needs and desires.



## Long Term Care Insurance Services

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