
Why People Own Long-Term Care Insurance

- * Protect Income
 - * Maintain Standard of Living of Surviving Family Members
 - * Protect Financial Choices and Independence
 - * Avoid Incurring Debts

- * Protect Assets
 - * Prevent Asset Depletion Due to Rising Long-Term Care Costs
 - * Protect Savings / Home
 - * Pass on Inheritance
 - * Leave Charitable Gifts

- * Maintain Personal Independence
 - * Avoid Being a Burden to Family Members
 - * Minimize Government Assistance

- * Personal Experience
 - * Avoid Problems Experienced by Family Members / Friends
 - * Avoid Stress of Dealing with Expensive Bills when Health / Family is Primary Concern

- * Protect Health Care Choices
 - * Assure Quality Care
 - * Provide Choice of Services