

LTC Basics

Understanding LTC

What is LTC?

Long term care is something you may need if you can no longer perform everyday tasks by yourself. For example, there may come a time when you need help getting dressed, eating or bathing. It also includes the kind of care you would need if you had a [severe cognitive impairment](#) like Alzheimer's disease. You can receive this care in a variety of settings, including your home, an assisted living facility or a nursing home.

Why Would I Ever Need LTC?

The need for long term care usually arises from age or chronic illness, injury or disability. In fact, approximately 60% of us who reach age 65 will need long term care at some time in our lives.¹ But it's not just a retiree's issue.

It Can Happen at Any Age

Many people don't realize that the need for long term care can strike at any time. Statistics show that 40% of people receiving long term care services are working age adults, between the ages of 18 and 64.¹ Would you be prepared for long term care, if you suddenly required it?

What It Is and What It Isn't

What It Is

Long term care is the type of care that you may need if you can no longer perform "[activities of daily living](#)" by yourself, such as eating, bathing or getting dressed. It also includes the kind of care you would need if you had a [severe cognitive impairment](#) like Alzheimer's disease. Care can be received in a variety of settings, including your own home, assisted living facilities, adult day care centers or hospice facilities.

Long term care can be covered completely or in part by long term care insurance. Most plans let you choose the amount of the coverage you want, as well as how and where you want to use your benefits. A comprehensive plan includes benefits for all levels of care, custodial to skilled.

What It Isn't

Long term care isn't the type of care that you receive in the hospital or your doctor's office. It isn't the medical care you need to get well from a sickness or an injury. It isn't short-term rehabilitation from an accident or recuperation from surgery.

Long term care is not always administered in a nursing home. In fact, more than 80% of all people receiving long term care assistance are not in nursing homes.²