

Long-Term Care (LTC) Mini-Kit Checklist

Plan for Care Before You Need It

This mini-kit helps you think through how you'd handle future care needs—where you'd want to receive care, how much protection to build in, and what backup plans make sense. Use it to compare insurance options, budget realistically, and start a family conversation that keeps your choices in control—not crisis mode.

1. Quick Start (10 minutes)

- ☐ **Circle your goal:** Stay at home / Assisted living OK / Open to continuing care retirement community (CCRC)
- ☐ **Must-have supports:** Memory care, wheelchair access, near family
- ☐ **Protection target:** Plan to cover **$_____** / month of care

2. Set Your Policy "Dials"

- ☐ **Benefit amount: $_____ / month** *(monthly is simpler than daily)*
- ☐ **Benefit period: _____ years** (2 / 3 / 5 / shared care)
- ☐ **Elimination period: 30 / 60 / 90 / 180 days**
- ☐ **Inflation protection: None / 3% comp / 5% comp**
- ☐ **Riders:** Shared care ☐ Care coordination ☐ Return-of-premium ☐
- ☐ **Type:** Traditional LTC ☐ Hybrid life + LTC ☐ Short-term care (6–12 mo) ☐

3. One-Page Snapshot (for quotes & applications)

- ☐ Current meds & conditions
- ☐ Height/weight; tobacco history
- ☐ Doctors list (primary & specialists)
- ☐ Budget line: **Comfortable monthly premium $_____**
- ☐ Spouse/partner details (for shared care pricing)

4. Get Apples-to-Apples Quotes (at least 3 carriers)

- ☐ **Traditional LTC:** Same dials across carriers
- ☐ **Hybrid life/LTC:** Note cash value, guaranteed premiums, residual death benefit
- ☐ **Short-term care:** Consider if health history is tricky
- ☐ **Verify:** AM Best rating, rate-hike history, **home-care definition**, international limits

5. Budget & Fit Test

- ☐ Premium fits your retirement cash flow **now and later**
- ☐ You know the **benefit trigger:** 2+ activities of daily living (ADLs) or cognitive impairment
- ☐ You can handle the **elimination period** (cash/HSA/emergency fund)
- ☐ **Plan B** is written down (see next section)

6. Plan B (if insurance isn't a fit)

- ☐ **Self-funding** line item: Set aside **$_____ / month**
- ☐ **Home equity strategy:** Downsize / research reverse mortgage
- ☐ **Community programs:** Program of All-Inclusive Care for the Elderly (PACE), Area Agency on Aging (AAA), State Health Insurance Assistance Programs (SHIP)
- ☐ **VA Aid & Attendance** (if eligible)
- ☐ **Short-term care** policy (6–12 months coverage)

7. Home-First Prep (even if you buy insurance)

- ☐ Fall-proofing (grab bars, lighting, remove loose rugs)
- ☐ Tech: Medical alert, smart sensors, video check-ins
- ☐ Shortlist home-care agencies & adult day programs
- ☐ Transportation & meal supports

8. Family Huddle (20 minutes)

Starter script:
"If I ever need help with day-to-day things—bathing, dressing, memory—I want a plan that protects both savings and sanity. Here's my preference (home vs. facility), who to call first, and how we'll pay."

- ☐ Share location & care preferences
- ☐ Name **primary** and **backup** contacts
- ☐ Tell them **where documents live** (see #10)
- ☐ Agree on **activation signs** (falls, wandering, med errors)

9. Pro Outreach (email/phone script)

"To compare options, please quote: **$____/month, ____-year** period, **____-day** elimination, ____% compound inflation, with/without shared care. Include **policy form numbers, premium guarantees,** and **rate-hike history**. Thank you."

10. Paper Vault (digital + physical)

- ☐ Policy(ies) + illustration pages
- ☐ Contact sheet (agent, carrier, claim line)
- ☐ POA/healthcare proxy + advance directives
- ☐ One-page **Care Plan** summary

11. Red Flags (circle if seen)

- ☐ Vague **home-care** definition or “agency-only” rule
- ☐ No inflation protection if buying **before 65**
- ☐ Premiums hard to afford **past age 75**
- ☐ Carrier with frequent/large **rate hikes**

12. Review Cadence

- ☐ **Annual:** Premiums vs. budget; carrier updates
- ☐ **Life events:** Diagnosis, move, widowhood → revisit plan
- ☐ **Every 2–3 years:** Adjust benefit / refresh Plan B

Quick Contacts

- **Agent/Advisor:** _____ **Phone/Email:** _____
- **Carrier & Claims:** _____ **Policy #:** _____
- **Primary Caregiver:** _____ **Backup:** _____
- **Local PACE / AAA / SHIP:** _____

Want help sizing Medicare costs alongside your LTC plan?

If you're turning 65 or new to Medicare, use MyALEXHealth™ to see your **total Medicare costs** first—then decide how much LTC protection to layer on, so travel and family plans don't get eaten by care bills.

Read the full guide: How to Plan for Long-Term Care: Your Options, Costs, and Next Steps.

Estimate your Medicare costs with ALEX® — then set your LTC target confidently.



We work with multiple Medicare plan carriers including:

Aetna Inc. • Devoted Health, Inc. • Humana Inc. • Mutual of Omaha Insurance Company

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Enrollment in a plan may be limited to certain times of the year unless you qualify for a Special Enrollment Period or are in your Medicare Initial Enrollment Period.

Medicare Advantage and Part D plans are insured by a Medicare Advantage HMO, PPO and PFFS organization with a Medicare contract and/or a Medicare-approved Part D sponsor. Enrollment depends on the plan's contract renewal with Medicare.

We do not offer every plan available in your area. Currently we represent 4 organizations which offer 1,056 products in your area. Please contact *Medicare.gov* or 1-800-MEDICARE to get information on all your options.

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