Understanding LTC Insurance

1. What is long-term care?
   What are the costs?
   Who pays when?
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1. What is long-term care? 
What are the costs? 
Who pays when?

2. The role of Medicare, Health Insurance, and Medicaid
The Six Basic Parts of a Long-term Care Insurance Policy

1. Comprehensiveness of Coverage
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2. Benefit Triggers (gatekeepers)
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2. Benefit Triggers (gatekeepers)
3. Maximum Daily Benefit
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3. Maximum Daily Benefit
4. Maximum Lifetime Benefit
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2. Benefit Triggers (gatekeepers)
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5. Inflation options
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1. Comprehensiveness of Coverage
2. Benefit Triggers (gatekeepers)
3. Maximum Daily Benefit
4. Maximum Lifetime Benefit
5. Inflation options
6. Elimination period (deductible)
The Five Factors That Influence Price Of A Long-Term Care Insurance Policy

1. Age
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2. Health
The Five Factors That Influence Price Of A Long-Term Care Insurance Policy

1. Age
2. Health
3. Amount Of Coverage
The Five Factors That Influence Price Of A Long-Term Care Insurance Policy

1. Age
2. Health
3. Amount Of Coverage
4. Rates
The Five Factors That Influence Price Of A Long-Term Care Insurance Policy

1. Age
2. Health
3. Amount Of Coverage
4. Rates
5. Gender
How To Select A Company/Agent

1. How to select a company
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2. How to select an agent
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1. Hybrid Policies
Hybrid Policies/Group Policies

1. Hybrid Policies

2. Group Policies
Q and A