

Sales Idea: Help Clients Stay at Home

Help clients understand the home healthcare benefits of an LTCi policy.



7.6 million individuals currently receive care at home because of acute illnesses, long-term health conditions, permanent disability or terminal illness. By comparison, there are just over 1.8 million individuals in nursing homes.¹ Help your clients understand that by buying long-term care insurance, their ability to remain in their home as they age is simplified.

The Need

Someone turning age 65 today has almost a 70% chance of needing some type of long-term care services and support in their remaining years.² As we know, most people prefer for that care to be in their own homes, and the cost of home health care services has risen 44% since 2010, with national averages exceeding nearly \$62,000 per year in 2021.³

So, most people will need care at some point, and the type of care they generally prefer costs more and more each year.

Today's Reality

Many clients may not want to think about receiving facility-based long-term care, and they believe an LTCi policy only covers these types of services. In fact, purchasing an LTCi policy may actually help keep clients out of these facilities by providing them the services they need at home.

This table shows the average usage and costs associated with in-home care, both paid care and unpaid care.³

Average number of years people need in-home care	Percentage of people who use this care	Average cost of care per year	Amount needed to cover the cost of care
2 years	65%	\$62,000	\$124,000

^{1,2} <https://www.aaltci.org/long-term-care-insurance/learning-center/home-health-care.php>

³ <https://acl.gov/ltc/basic-needs/how-much-care-will-you-need>

The Solution

Have a conversation with your clients about standard long-term care needs, the costs, and how you can tailor a policy to meet those needs. The MutualCare® Solutions portfolio offers up to four ways to help keep clients in their own home for as long as possible. By walking through each, clients can better understand their options and make a decision that best suits their needs.

Sales Tip: Clear Up Misconceptions

Many clients believe that an LTCi policy only covers care in facilities like nursing homes. By walking through how LTCi provides in-home services, you can help clients feel more secure in their purchase of an LTCi policy ... and, possibly help keep them in their home longer.

Four Benefits to Keep Clients in Their Home



Stay-at-Home Benefits

Our policies allow people to get the help they need to continue living at home. This includes help with the activities of daily living like bathing and dressing, homemaker services such as grocery shopping, meal preparation and housekeeping, and the professional services of a registered nurse, home health aide or therapist.



Professional Home Health Care rider

Available only on a MutualCare® Custom Solution policy, this optional rider makes additional funds available for long-term care services provided by a nurse or skilled health-care professional. These extra funds allow your client the ability to get the level of care needed, even if it exceeds the policy's maximum monthly benefit.



Cash Benefit

Our built-in cash benefit with no elimination period provides flexibility to receive cash benefits each month as opposed to waiting to be reimbursed for actual expenses incurred. Having cash up front can be helpful as families explore care alternatives or pay for services not otherwise covered by the policy.



Care Coordination

This is another way our policies help people access policy benefits designed to help them remain safely at home. There's no elimination period to satisfy for care coordination services, so a care coordinator can be assigned right away. The care coordinator then will assess the needs of the insured, develop an individualized plan of care and help arrange for long-term care services.