

Spread the Word about the Importance of LTC Planning



November is LTC Awareness Month. And that means it's time to step up your efforts to educate everyone you meet about the importance of planning for long-term care.

Here are eight things you can do to help spread the word:

- 1.** Create a mailing to generate interest (and leads) using one of our pre-approved prospecting letters or our LTCi self-mailer. You can view materials approved for use in your state on Sales Professional Access and order through your normal ordering channel.
- 2.** Order a supply of Mutual of Omaha's needs brochures so you're ready to show people why planning for long-term care is so important. View brochures approved for use in your state on Sales Professional Access and order through your normal ordering channel.
- 3.** Make sure you have a copy of Mutual of Omaha's Cost of Care booklet (M26548) so you can show prospective clients the cost of long-term care services in their city or state. Download a copy from Sales Professional Access.

- 4.** Pick up a copy of *Kiplinger's Magazine*. The November 2010 issue (available October 10) features an eight-page section on long-term care. Mutual of Omaha is one of four carriers sponsoring the section in conjunction with the American Association for Long-Term Care Insurance (AALTCI). Carry the magazine with you and use it to demonstrate to prospective clients that you represent a company that is strong, stable, secure and committed to helping people plan for their long-term care needs.
- 5.** Be prepared to explain that long-term care doesn't mean you have to go to a nursing home. Many people receive long-term care services in their own homes. And Mutual of Omaha's LTCi products provide a variety of benefits that actually help people get the care they need in their own homes.
- 6.** Help people understand that even though they may think their long-term care expenses are covered, they're probably not. Health insurance and disability insurance policies don't cover long-term care services. And government programs like Medicare and Medicaid aren't intended to cover all long-term care needs.
- 7.** Explain that long-term care insurance may be one of the best ways to ensure funds will be available to pay for the care they need. Paying for long-term care services out of pocket often requires using retirement savings that have been earmarked for other purposes or liquidating valuable assets, like stocks, mutual funds or a 401(k) account.
- 8.** Make sure people understand there's a cost associated with waiting to buy a long-term care policy. Premium is based on the age of the applicant, so waiting to buy means the cost could go up. Also, a sudden change in health could make it impossible to obtain coverage at any price.

Visit our online resource center – LTC Connection – for more tips, tools and training to help you connect with customers.

YourChoiceforLTC.com/LTCconnection.