

Whether your career is just beginning or drawing to an end, it is never too early to start preparing for the future. When it comes to financial planning, determining how to pay for future health care needs, especially the need for long term care, is often the last item families address, even though it may be the most important decision that they will have to make.

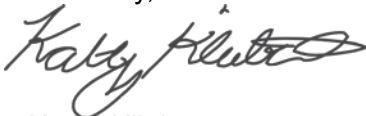
Failure to plan for long term care can be financially devastating. More than 60 percent of Louisianans age 65 and older will need some kind of long term care assistance in their later years. In Louisiana, the average cost of in home personal care is more than \$30,000 a year and nursing home care is about \$60,000 for a private room. These costs are increasing annually. Contrary to what many people think, Medicare does not cover these long term care expenses.

As you take the very important step of assessing your future long term care needs, I encourage you to consider the benefits available through the Louisiana Long Term Care Partnership. In 2009, Louisiana's Department of Health and Hospitals collaborated with insurance companies and other stakeholders to ensure that Louisiana residents could purchase long term care insurance policies that can help address two major concerns: controlling your personal health care decisions and protecting your financial assets. Long term care insurance can help cover the cost of care at home or in residential facilities or nursing homes. It can also cover community-based services. Partnership policies allow you dollar for dollar asset protection should you ever need to apply for Medicaid services to cover the cost of long term care services.

If you are interested in finding out if a Long Term Care Partnership policy is right for you, please complete and submit the attached form below. You will then be contacted by a specially trained and licensed insurance professional who can help you find the right choice for you and your family.

Prepare for tomorrow by planning today.

Sincerely,



Kathy Kliebert
Secretary



YES, I would like to learn more about how the Louisiana Long Term Care Partnership Program's policy options will benefit me.

Protect your future, find out more today!

Name: _____

Date of Birth: _____

Spouse: _____

Date of Birth: _____

Phone: () _____ - _____

Please include phone number for prompt response

Return this no obligation form in the enclosed, postage paid, envelope today!

You can also call 855-621-1138 to request more information. Your name will NOT be used for ANY OTHER purpose.



**DEPARTMENT OF HEALTH
AND HOSPITALS**

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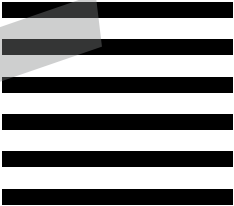


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