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FOR IMMEDIATE RELEASE

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November is Long-Term Care Awareness Month

FALLS CHURCH, VA — The Association of Health Insurance Advisors (AHIA), the health and employee benefits advocate of the National Association of Insurance and Financial Advisors (NAIFA), is proud to promote Long-Term Care Awareness Month. This month will focus on educating consumers and providing agents with the information they need to discuss long-term care and the urgency to take a proactive stance in planning for their long-term care needs.

According to the U.S. Administration on Aging (U.S. Department of Health & Human Services), 70 percent of people over age 65 will require some long-term care services at some point in their lives. Unfortunately, consumers fail to realize that Medicare and private health insurance programs do not pay for the majority of long-term care services that most people need. Planning is essential for consumers to get the care they will need.

With the help of the following valuable resources, AHIA members are increasing public awareness about the risks and costs of long-term care and the potential need for services.

AHIA encourages its members to take the following steps:

- Invite consumers to download the Long-Term Care flyer at www.ahia.net/AHIA_LTCIFlyer_1006.pdf to learn more about LTCI and how it can save families from financial ruin;
- Review ways to address common misconceptions by visiting the government-sponsored [National Clearinghouse for Long-Term Care Information](http://www.longtermcare.gov) at www.longtermcare.gov.
- Direct outreach groups to visit the [Life and Health Insurance Foundation for Education](http://lifehappens.org) website at lifehappens.org and the [My Life, My Family](http://www.mylifemyfamily.com) website at www.mylifemyfamily.com
- Boost consumer knowledge by taking the [LTC Partnership Course](http://www.ltcpartnershipsonline.com/ahia) at www.ltcpartnershipsonline.com/ahia

“AHIA recognizes and addresses the importance of long-term care planning. As agents, we have the responsibility to educate consumers about policy provisions and financing options,” states AHIA President Robelynn H. Abadie. “By planning ahead, consumers not only save money, but have the advantage of reviewing a variety of options to ensure their independence in later years.”

The reality is that most of us will need some type of long-term care in our later years. While this is a normal part of aging, the tragedy is that many of us don't plan for it adequately. To learn more about how you can spread the word in your community and to your state elected officials, visit the AHIA website www.ahia.net.

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AHIA is the NAIFA health and employee benefits advocate protecting the role of the advisor in offering affordable choices in a competitive marketplace. AHIA members are NAIFA Federation members actively involved in the sale of group and individual health related products including disability, long-term care, critical illness, Medicare supplement insurance and work site products.

***About NAIFA:** Founded in 1890 as the National Association of Life Underwriters, the **National Association of Insurance and Financial Advisors** comprises nearly 800 state and local associations representing the business interests of 60,000 members nationwide. Members focus their practices on one or more of the following: life insurance and annuities, health insurance and employee benefits, multiline, and financial advising and investments. NAIFA's mission is to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of its members. Visit NAIFA's website at www.naifa.org.*