

Long Term Care Insurance Still Possible, Affordable for Senior Citizens



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There's no ifs, ands or buts about it—senior citizens will need some kind of long term care at one point in their life, 75 percent to be exact. The problem, however, is that coverage can cost upwards of \$70,000 a year, a sum many seniors don't possess. Fortunately, a recently published article on InsuranceAgents.com reveals that there are ways to still obtain affordable long term care insurance.

Long term care consists of a wide array of health and support services such as personal care and assistance with all daily living activities. The cost of such services depends on many factors, particularly the type and amount of care needed, the healthcare provider and the area in which a person resides in.

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The sooner a person obtains long term care insurance, however, the more affordable it will be. The article, "[Long Term Care Insurance: How To Save Big](#)," suggests to senior citizens seven different ways they can save on long term care. Some of them include:

1. Obtaining [health insurance quotes](#) for long term care and comparing policies, rates and providers
2. Applicants should apply with a spouse, as many providers will offer a major discount for couples who seek coverage together.
3. While the cost is as low as it's going to get, try to get as much coverage as possible—weigh benefits against cost and remember that maximum coverage will come in handy down the road.
4. An applicant's membership in a group—like AAA, or a homeowners association or alumni organization, for examples—may get lower rates, too.
5. Seeking tax credits or tax deductions. The federal government rewards those who invest in long term care insurance.

Senior citizens on the hunt for affordable but extensive long term care insurance should first and foremost obtain free health insurance quotes online before sitting down with a health insurance agent.

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