



# WHAT IS LONG TERM CARE?

Prior to my role with AGIS Network, I had very little knowledge of Long Term Care Insurance and how important it is. After working with the AGIS team for over a year, I've come to realize Long Term Care costs are significant and can become a burden on your family if you don't have an insurance plan or a lot of savings to cover this cost.

On a personal level my mom and stepdad are both experiencing difficulties with daily activities, like transferring and bathing. My mom has more physical needs and my stepdad has issues with dementia. My stepdad needs to be in a memory care facility (special residential facility for Alzheimer's and dementia patients) but the cost in South Carolina is over \$9,000 a month. My parents can't afford \$108,000/year, so they compromised and sold their home and had to move in with my sister and close to our stepsister and they are taking turns caring for them.

While my siblings are helping, my parents they are alone most of the day and they can't care for each other like they need to. If they had LTC insurance, they could have a home care worker come to help in the morning to make sure they are cared for while my siblings are at work.

This is where Long Term Care Insurance would have helped them. They could have continued living in their home without compromising and without burdening my siblings. My stepdad's cognitive health is getting worse by the day and it's a major concern. We know he needs to be in memory care, but the costs are more than they can afford. From my first-hand experience, I'm now an advocate for Long Term Care and encourage you to learn more and consider your future!

—Cynthia