

## **Will I Need Long-Term Care?**

Your personal risk of needing long-term care depends on many factors. Some of those are how long you live, your health history and whether you have a spouse or family member who can provide some of the care you may need.

**Married or Single:** If you have a spouse or other family members who can provide care you are more likely to be able to remain in your own home when you need care. If family members are unable to provide care, and you cannot pay someone to take care of you, then a nursing home may be the only available option. The condition that causes you to need care, and the severity of that condition, may determine whether you can be cared for at home or whether institutional care is the only option. For instance, a severe stroke could be so disabling that care at home is impossible, or an Alzheimer's patient may need constant supervision.

**Health factors:** Certain health conditions, like Alzheimer's or a stroke, can cause a need for long-term care. If you know that certain health conditions run in your family, you may have a greater risk of needing long-term care than another person of the same age and gender. Unfortunately, it may be that this known health condition could also make you ineligible to buy this type of insurance.