

Facts About Long-Term Care

Long-term care (LTC) is a variety of services that includes medical and non-medical care to people with chronic illness or disability. Most LTC services are to assist people with support services and activities of daily living. LTC is most commonly provided in assisted living facilities (ALF) or nursing homes (NH).

2008 data estimates the cost of long-term care in Nebraska at the following rates:

	Daily NH Rate: Private	Daily NH Rate: Semi-Private	Monthly Cost in ALF
NE Avg.	\$156.00	\$142.00	\$2,335.00

Source: www.longtermcare.gov

Long-Term Care Insurance Cost

Long-term care insurance premiums vary based on your age, health, level of coverage, benefits, and options you select for your policy. For more information, contact the Nebraska Department of Insurance at 1-877-564-7323 to request *A Shopper's Guide To Long-Term Care Insurance*. Contact the individual company directly for specific rate quotes.

Advice & Suggestions

You should **not** buy LTC Insurance if:

- You can't afford the premiums;
- You have limited assets;
- Social Security is your only income.

You may **consider** buying LTC Insurance if:

- You have significant income and assets you want to protect;
- You want to be able to choose care in the setting you prefer.

SHIIP

Nebraska Senior Health Insurance Information Program

NE Department of Insurance
941 O Street, Suite 400
Lincoln, NE 68508-3639

Phone: (800) 234-7119
TTY: (800) 833-7352

DOI.SHIIP@Nebraska.gov
www.doi.ne.gov/shiip



This brochure is for informational purposes only and is available to the public. Neither the SHIIP nor the Nebraska Department of Insurance endorses any specific company, product or plan of insurance.



This publication has been created or produced by the Nebraska Department of Insurance SHIIP with financial assistance through a grant from the Centers for Medicare & Medicaid Services, the Federal Medicare agency.

Long-Term Care

Insurance

Providers

in

Nebraska

2008

Companies Selling Long-Term Care Insurance in Nebraska - 2008*

Assurity Life Insurance Co. 1-800-276-7619 www.assurity.com	Auto-Owners Life Insurance 1-800-346-0346 www.auto-owners.com	Bankers Life & Casualty Co. 1-800-231-9150 www.bankerslife.com	Berkshire Life Insurance 1-800-811-1914 www.berkshirelife.com
CUNA Mutual Life Insurance 1-800-443-6003 www.cunamutual.com	Equitable Life & Casualty 1-800-352-5120 www.equilife.com	Genworth Life Insurance Co. 1-888-436-9678 www.genworth.com	Great American Life Ins. Co. 1-800-880-2745 www.galictc.com
Guaranty Income Life Ins. 1-800-535-8110 www.gilico.com	John Hancock Life 1-800-377-7311 www.johnhancocklongtermcare.com	Knights of Columbus 1-203-752-4000 www.kofc.org	Lafayette Life Insurance Co. 1-800-443-8793 www.llic.com
LifeSecure Insurance Co. 1-810-220-7704 www.YourLifeSecure.com	Loyal American Life Ins. Co. 1-800-633-6752 www.gafri.com	Madison National Life Ins. Company of WI 1-800-810-6537 www.madisonlife.com	Massachusetts Mutual Life 1-800-767-1000 www.massmutual.com
MedAmerica Insurance Co. 1-800-544-0327 www.medamericaltc.com	Metropolitan Life Insurance 1-800-438-6388 www.metlife.com	Minnesota Life Ins. Co. 1-402-423-1334 www.minnesotalife.com	Mutual of Omaha 1-800-775-6000 www.mutualofomaha.com
National Ins. Co. of WI 1-800-810-6537 Website unavailable	National States Insurance 1-800-868-6788 www.nstates.com	New York Life Insurance 1-800-224-4582 www.newyorklife.com	Northwestern Long Term Care Insurance Company 1-800-890-6704 www.nmfn.com
Physicians Mutual Ins. Co. 1-888-932-7642 www.physiciansmutual.com	Prudential Ins. Co. of America 1-800-732-0416 www.prudential.com	State Farm Insurance Contact local agent www.statefarm.com	United Security Assurance 1-800-872-3044 www.usa-cal.com
	United Teachers Associates 1-800-880-8824 www.utainteractive.com	Unum Insurance Company 1-877-322-7222 www.unum.com	

* This list is not all-inclusive; companies listed are based upon new products registered between 1995-present. For more information on a particular company's product, contact an agent or the company directly.

Visit the Following Websites for Additional Information

Nebraska Long-Term Care Planning:
www.answers4families.org/lcplanning/

National Clearinghouse for LTC Information:
www.cms.hhs.gov/Partnerships/LTCInformation.asp