



About Susan H. Hendrix, CLTC

As an independent insurance agent who specializes in long term care, Susan works to help you find the right insurance product for your needs. She is a licensed agent in many states.

Susan is aligned with ASCIA Partners, the largest long term care broker in the United States. Through this alignment, Susan represents all the major long term care companies, including Genworth, John Hancock, Life Secure, Mutual of Omaha, and Transamerica. She also represents companies that offer hybrid solutions and annuities, such as Lincoln Financial and OneAmerica, among others.

Thanks to this alignment, and the constant training that comes with it, Susan can help you find the right policy, even if your particular situation is difficult to insure.

Susan can help you find just the right policy to fit your needs at a cost that is fair. Call her today!

Preparing You for Life's Challenges

As your independent long term care expert, Susan H. Hendrix can help you understand and capitalize on the tax advantages that come with long term care policies.

Susan also focuses on the following types of insurance:

- Disability insurance.
- Life insurance.

Susan can help you prepare for life's challenges to protect those you love. Call her today!

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5 Myths About Long Term Care

*Susan H. Hendrix, CLTC
Independent Insurance Agent*

Myth #1: The government will pick up all, or even most, long term care costs.

Government programs such as the Affordable Care Act, Medicaid, and Medicare can help cover some long term care costs – but not all.

Myth #2: Long term care is similar to disability insurance.

Disability insurance pays for your recovery from an injury or illness when you are unable to work. Long-term care refers to care that you receive when you are unable to perform certain daily activities. These activities are called ADLs or Activities of Daily Living, and can include:

- Bathing.
- Dressing.
- Toileting.
- Transferring (for example, from a wheelchair to a couch).
- Feeding.
- Contenance.

The need for long-term care exists when you need help with two or more of these activities.



Myth #3: Long term care is similar to nursing home insurance.

Nursing home care pays for your nursing home costs. Long-term care actually KEEPS you in your own home for as long as possible.

Almost 70% of all people who reach age 65 will need some type of long term care. How can you be sure that you are part of the 30% that won't need care? That's a bigger risk than you need to take.

Myth #4: Long term care is provided only in clinics or hospitals.

After a doctor confirms that help is needed for a patient, long term care can be provided in your own home, in an assisted living facility, at an adult day care center, or in a nursing home.



Myth #5: Long term care is only for people age 65 or older.

You likely know of someone who has needed some type of long term care. For example:

- Someone who had an accident at an early age, and cannot function without someone else's help.
- Someone who suffers from Alzheimer's Disease, requires constant supervision, and must be moved to an assisted living facility or memory care facility.
- Someone who lost full use of his or her body because of a stroke, and needs to be in a wheelchair to get around.

In examples such as these, many decisions must be made about the kind of care needed, and how it must be provided. Does the family have resources to care for the patient? Does the patient require live-in help? Does the patient require regular visits from a nurse or aide? Does the situation require that the patient be moved to a facility for constant care?