

- **An estimated 4 out of 10 people will spend time in a nursing home after reaching the age of 65.** A much larger number will spend more time in either home care or an assisted living facility.
- This year, **more than nine (9) million Americans over the age of 65 will require long term care.** By 2020 that number will increase to 12 million.
- **40% of the people receiving long term care are adults, ages 18-64.**
- On an average, **someone over 65 years of age, will need long term care for approximately three (3) years.** Women require 3-7 years, longer than men, who average 2.2 years.
- **Neither health nor disability insurance covers long term care,** leaving long term care insurance as the only option besides paying out of pocket.
- Across all home provider types, **the national average hourly rate for home health care aid is \$32.37.**
- Nationally, **the average cost for a private room in a nursing home is \$74,800 annually.** Costs are going up an average of 5% a year compounded.
- **Long term care insurance gives one the opportunity to choose to stay at home, or go to an assisted living or nursing facility.**
- **The over 85 segment of our population is the fastest growing of any other segments.** There are more 100+ year olds currently in the U.S. than ever before.
- The longer we live, the greater will be the need for **assistance with our Activities of Daily Living.**

All of us will be touched by long term care decisions as we get older, whether for a family member or for ourselves. Let's face it, long term care is not something we want to spend our time or money on, but it is a part of life in today's world as we all age. Many people will age without a spouse or family member to take care of them, so we will rely more on long term care than ever before. Since its' introduction in the early 90's, long term care benefits have been enhanced and the scope of coverage has expanded so that the product is more appealing to corporations, organizations and institutions for not only their employees, but for clients and members.

At ISI, we want you to be prepared for life...so, if you would like to learn more about Long Term Care and how it may benefit you, your employees, board of directors, officers and members, please contact ISI representative at by calling **972.231.9828** or **800.365.7526** and let us help you secure your future.