

# Long-Term Care Checklist:

## What to Discuss With Your Financial Planner and/or Insurance Agent

Here is a list of topics to cover with a financial planner as part of your long-term care planning. If you are considering long-term care insurance, be sure to ask about Texas Long-Term Care Partnership-qualified coverage. These policies provide benefits, features, and consumer protections that are not available with other long-term care policies. Partnership-qualified policies can be sold only by licensed agents who have completed training required by the Texas Department of Insurance.

### Questions for a Financial Planner

- Considering my age and health, how much long-term care am I likely to need? How much is it likely to cost?  
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- How can my savings and assets contribute to my long-term care plan?  
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- Can my life insurance or annuity be used to fund long-term care services?  
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- What financial and legal documents are needed to complete my plan?  
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- Based on projected costs, is long-term care insurance a good way to cover my spouse and me? How would long-term care insurance affect my overall financial plan?  
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### Questions for an Insurance Agent

- Do I qualify for long-term care insurance?  
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- How could long-term care insurance supplement my existing insurance coverage?  
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- What is the difference between a Partnership-qualified policy and a non-Partnership-qualified policy? Which one best suits my needs?  
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- Are you licensed and have you completed the state's required training to sell Partnership-qualified long-term care policies?  
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- What is the cost of long-term care insurance?  
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- What services are covered?  
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- What is an elimination period?  
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- What would my premium be? Is it a fixed-rate premium? If it's not a fixed-rate, what kind of rate increase can I expect?  
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### Within 30 Days of Purchase

- I have 30 days to review my long-term care policy to see if it has the right benefits and features I want, correct?  
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- If I cancel the policy before the end of the 30-day review period, will I get a full refund of any premium I paid?  
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