



CAREGIVER
ACTION
NETWORK



Planning for Care: Understanding Long-Term Care Insurance & How to Use It

Meet Your Presenters!



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Caregiver Action Network

Caregiver Action Network (CAN) is the nation's leading family caregiver organization, working to improve the quality of life for tens of millions of family caregivers.

These family members care for loved ones with chronic conditions, disabilities, or diseases. CAN also supports those meeting the living needs of older adults.



Create Resourceful Caregivers



Create Respect for Family Caregivers



Reduce Caregiver Stress



Create Capable Caregivers

What is Long-Term Care (LTC) Insurance?

- “LTC” covers services not typically covered by health insurance or Medicare
- Helps pay for extended care needs due to aging, illness, or disability
- Types of care covered:
 - Nursing homes, assisted living, home health care
- Benefit triggers:
 - Inability to perform 2+ Activities of Daily Living (ADLs)
 - Cognitive impairment (e.g., dementia)

Challenges During the Claims Process

1. Administrative complexity and detailed policy requirements
2. Ongoing documentation and medical updates required
3. Nurse evaluations

What Can You Do?

1. Understand your policy
2. Caregivers – arm yourselves with knowledge
3. Early legal guidance can help in complex or disputed cases.
 - Find a free consultation!

CAN Resources

Financial and Legal Tools for Family Caregivers:

www.caregiveraction.org/financial-and-legal-tools/

Upcoming Webinars in the Planning for Care Series:

- Why Financial Planning Matters for Family Caregivers:
April 30, 2026
- Choosing the Right Long-Term Care Facility for Your
Loved One: May 28, 2026

Help Desk



**CAREGIVER
HELP DESK**
855.227.3640

[CaregiverAction.org](https://www.CaregiverAction.org)

[CaregiverAction.org/help-desk](https://www.CaregiverAction.org/help-desk)



Conclusion

Thank you!

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