

**WHEN IS IT TOO LATE?**  
**Planning For Nursing Home Care**

The best time to plan for long term care is age 59½. You can generally buy long term care insurance at a reasonable rate if such insurance is appropriate for you and your family. Please see the booklet on our website called “Planning for the Cost of Nursing Home Care” for recommendations about long term care insurance.

The next best time to plan is after someone goes to the nursing home. Married couples with proper powers of attorney can generally save everything they own for the community spouse. Single individuals can generally save 60% or more of their assets for their children.

You have heard you must do things three or five years before you go to a nursing home. This is not true in Indiana. You can do planning even after you are in the nursing home. In fact, for most people, you are better off doing planning after you go to a nursing home.

Please call our office for a meeting to discuss these issues if you or your family is faced with the cost of long term care without long term care insurance.

Respectfully submitted,

Keith P. Huffman  
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