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## 3 Reasons Why You Should Consider Having Short-Term Care Insurance

Be prepared for whatever life brings your way

by **Medico Short-Term Care Insurance (Paid Content)** | Comments: 0




SHUTTERSTOCK

Life has a way of changing without warning sometimes, making now the ideal time to plan for what tomorrow might bring. Preserving our health and quality of life as we age becomes more important with each year that passes. Health is a top priority for adults over 50 and a major concern for adult children who care for their parents. Whether it's staying healthy, aging at home, or determining how healthcare expenses will be paid, there's a lot to plan for proactively. The good news is that you do have options! Give yourself peace of mind when you add a Short-Term Care insurance policy that can complement your existing healthcare coverage.

### 3 Ways Short-Term Care Insurance Can Help You

- 1. Gives you care options that will meet your unique needs.** The way people receive care is continually evolving. The boom in home healthcare services means you can stay home longer, while still receiving the care you need. When it comes to extended care, not all Short-Term Care insurance policies provide the same coverage. When looking for a plan look for one that gives you the most options and lets you choose the type of care you need, when and where you need it – including home healthcare, adult daycare, assisted living facility, nursing home, or a hospice care facility.
- 2. Helps protect your finances.** It's important to maximize your money in retirement while also planning for future care needs. However, costs associated with in-home healthcare services or services received at an assisted living or nursing home facility may not always be covered by your medical insurance plan. For many, healthcare expenses erode savings and retirement funds when extended care services are needed. You've worked hard for your retirement savings. Short-Term Care insurance can be a sound investment to protect your nest egg.
- 3. You'll get care when you return home.** Whether you are returning home from surgery or recovering from an illness or injury, Short-Term Care insurance can help cover professional care to get you well again. And why not do that in the comfort of your own home? If you or a loved one needs help with certain tasks, such as bathing or getting dressed, a registered home health agency will assign a trained professional who will carry out your doctor's orders. This is a valuable resource for your family and caregivers, too. They can take comfort knowing you are getting the professional care you deserve. When deciding on a Short-Term Care insurance plan, look for one that can be customized to your unique needs and budget.



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#### Get the Facts about Short-Term Care Insurance

QUESTION 1/1

Short-Term Care insurance can be used to help bridge the gap in insurance coverage until I become eligible for Medicare.

Yes
  No

■ ■ ■ ■ ■

Ready to start planning for your future care? AARP® Short-Term Care Insurance from Medico® helps cover the cost of five different types of extended care and lets you stay in control by choosing the type of care you need, when you need it.

[Click here to customize a Short-Term Care Insurance plan that fits your specific needs and budget.](#)