

DRAFT LTC MARKETING | A FAMILY GUIDE

Questions to Ask Your Parents About Care

A practical guide for adult children: how to start the conversation, what to ask, what care costs, how families pay for it, and where to keep the documents that matter.

Shared with you by [Agent - Advisor Name], CLTC | (xxx)xxx-xxxx | DraftLTCMarketing.com

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START HERE

Why this conversation matters now

Most families talk about care for the first time in a hospital hallway, after a fall or a diagnosis. In our view, the families who fare best are the ones who talked a year or two earlier, around a kitchen table, while everyone could still weigh in.

~70%

of people turning 65 are expected to need some type of long-term care, and 20% may need it for more than five years.[3]

63M

Americans are family caregivers, nearly one in four adults, up 20 million since 2015.[4]

$80,080

national median yearly cost of a home health aide in 2025. A private nursing home room: $129,575.[6]

The surprise most families share

Many parents assume Medicare will handle it. It generally will not. Medicare does not pay for long-term custodial care, the everyday help with bathing, dressing, eating and getting around that most people actually need.[1] Medicare Part A may cover skilled nursing facility care for a limited time, up to 100 days, after a qualifying hospital stay, and only while skilled care is needed.[2] That gap is where family savings, family time and family relationships get tested.

Why you, and why now

Adult children often become the care coordinators, the drivers, the bill payers and the people who sign forms. AARP reports that about 29% of family caregivers are also raising children of their own, the so-called sandwich generation.[5] In our opinion, a plan made early protects your parents' independence and your own finances, career and health at the same time.

How to use this guide

- Read it yourself first, then share it with siblings so everyone starts from the same facts.
- Pick one or two sections for the first conversation. You do not need to cover everything at once.
- Use the worksheet to take notes, and the organizer to record where documents are kept.
- When you are ready, the free quote comparison at the end of this guide can show what coverage could cost.

WATCH FOR

Signs it may be time to talk

None of these alone means a parent needs care. Two or three together, or a change from how things used to be, is usually worth a gentle conversation.

Around the house

- [ ] Unopened mail, late notices or unpaid bills
- [ ] Spoiled food in the refrigerator or very little food
- [ ] Home less tidy than usual, laundry piling up
- [ ] New dents or scratches on the car
- [ ] Missed or doubled medications
- [ ] Unexplained bruises or a recent fall

In daily life

- [ ] Trouble with stairs, getting up from a chair or the bath
- [ ] Wearing the same clothes, less attention to grooming
- [ ] Noticeable weight loss or gain
- [ ] Pulling back from friends, church or hobbies
- [ ] Repeating questions or stories in the same visit
- [ ] Getting lost on familiar routes

In the family

- [ ] One parent is quietly caring for the other
- [ ] A sibling nearby is carrying most of the load
- [ ] A recent hospital stay, surgery or new diagnosis
- [ ] A parent recently widowed and now living alone

> **In our view, the best time to talk is before any of these boxes are checked. The second-best time is now.**

HOW TO BEGIN

Starting the conversation

Parents tend to hear "we need to talk about your care" as "we think you can't manage." The goal is the opposite: to make sure their wishes are the ones that get followed.

Openers that tend to work

> *"I just put together my own will and health care papers. It made me wonder, have you and Dad done yours?"*

> *"A friend's mom fell last month and nobody knew what she wanted. I'd rather hear it from you now."*

> *"If something happened, I want to do things your way. Can you tell me what your way is?"*

> *"I read that Medicare doesn't cover most long-term care. Did you know that? I didn't."*

Do and avoid

Things that help	Things that tend to backfire
Choose a calm, private moment, such as a quiet visit, a drive or a walk	Raising it at a holiday dinner or in front of grandchildren
Lead with their wishes and values, not with money	Opening with nursing homes or the cost of care
Ask open questions and let silence do some work	Arriving with a finished plan for them to sign
Bring siblings in early, even by phone, so no one feels ambushed	One child deciding for everyone, or siblings taking sides
Expect several short talks over weeks or months	Treating one conversation as the deadline
Write down what you hear and read it back to them	Assuming you will remember the details later

If a parent says "not now"

That is a normal first answer. Respect it, set a time to come back to it, and share this guide so they can read it privately. In our experience, many parents raise the subject themselves a few weeks later.

WORKSHEET

Questions to ask, with room for answers

Use these as a menu, not a script. Skip what does not fit and write the answers in your parents' own words.

Wishes and values

If you needed help every day, where would you most want to receive it: at home, with family, or in a community?

What matters most to you about how you are cared for? What would you never want?

Who would you want to make decisions if you could not?

Health

Who are your doctors, and which medications do you take?

Are there health conditions in the family we should plan around?

Home

Could this home work if stairs or bathing became hard? What would need to change?

Have you ever thought about moving closer to family or to a community with services?

Money and coverage

Do you have long-term care insurance, a life policy with care benefits, or an annuity? Where are the papers?

What income comes in each month, and what savings could be used for care?

Have you set aside money specifically for care, or would it come from general savings or the house?

Documents and people

Do you have a durable power of attorney, a health care surrogate or proxy, and a living will? Who is named?

Who are your attorney, accountant, financial advisor and insurance agent?

Is there anything you want us to know that is hard to say out loud?

THE NUMBERS

What care costs and where it happens

Costs vary widely by state and by city. The national medians below give a sense of scale; your local figures may be higher or lower.

Setting	What it usually includes	2025 national median
Home care (aide)	Help with bathing, dressing, meals, errands and supervision in the parent's own home	$80,080 per year[6]
Assisted living	Private apartment, meals, activities and help with daily activities in a community setting	$74,400 per year[6]
Nursing home (private room)	24-hour supervision and skilled nursing care	$129,575 per year[6]
Family caregiving	Unpaid help from a spouse, child or relative	No bill, but often real costs in lost income, health and time[4]

How long care can last

LongTermCare.gov estimates that while many people need care for a shorter period, about 20% of people turning 65 will need it for more than five years.[3] In our view, that range is exactly why a plan matters: a few months can often be absorbed, but several years can reshape a family's finances.

A quick exercise

Multiply the local yearly cost of the setting your parent prefers by three years. Then ask: where would that money come from, and who would it affect? Write the answer here.

FUNDING OPTIONS

How families pay for care

Most families end up using a combination of sources. The right mix depends on age, health, savings and what your parents want to leave behind.

Option	What to know	Worth asking
Medicare	Does not pay for long-term custodial care. Part A may cover up to 100 days of skilled nursing facility care after a qualifying hospital stay.[1,2]	Is any current care skilled, and for how long?
Medicaid	Pays for long-term care for people who meet income and asset limits. Gifts or transfers made within 60 months (five years) of applying can cause a penalty period.[7]	Should we speak with an elder law attorney before moving any assets?
VA Aid and Attendance	An added monthly amount on a VA pension for wartime veterans and surviving spouses who need help with daily activities, are bedridden, live in a nursing home or have limited eyesight. Apply with VA Form 21-2680.[8]	Did Dad or Mom serve during a wartime period?
Traditional LTC insurance	Pays benefits for qualifying care. Health questions apply, and it becomes harder to qualify with age: AALTCI reports 47% of applicants aged 70 to 75 are declined or deferred.[9]	Is there an existing policy, and what does it pay per day and for how long?
Linked-benefit life or annuity	Combines life insurance or an annuity with long-term care benefits, so money not used for care can pass to heirs.	Would a policy that returns value if care is never needed feel better?
Self-funding	Paying from savings, income or home equity. In our view this works best with a written plan for which assets are used first.	Which accounts would we draw on, and in what order?
Family caregiving	Often the default when nothing else is in place, and frequently the most costly in non-financial ways.	Who in the family is realistically able to help, and for how long?

For parents 75 and older with savings outside retirement accounts

Many parents in their late 70s and 80s assume it is too late to plan. In our opinion, that is not always true. Some annuities are built to work alongside long-term care benefits under Section 7702B of the tax code, and they can be funded with non-qualified money, meaning savings that are not in an IRA or 401(k), such as CDs, bank savings or an existing annuity. Under federal tax rules, an existing non-qualified annuity may in some cases be exchanged into a contract with long-term care benefits without current tax on the exchange.[10]

These contracts typically use simpler health questions than traditional coverage, though underwriting still applies and features vary by carrier and state. For families with substantial savings, we believe it is worth asking whether part of a dormant CD or old annuity could be put to work for care. A licensed specialist and your tax advisor can review whether it fits.

ORGANIZER

Documents and contacts

In a crisis, families lose days looking for papers. Fill this in together and keep a copy where at least two family members can find it.

Document	Why it matters	Where it is kept / who is named
Durable power of attorney (financial)	Lets a trusted person pay bills and manage accounts if a parent cannot	
Health care surrogate or proxy	Names who makes medical decisions if a parent cannot speak for themselves	
Living will / advance directive	Records wishes about life-sustaining treatment	
HIPAA authorization	Allows doctors to share information with named family members	
Will and any trust	Directs how assets pass, and who is in charge	
Insurance policies (LTC, life, annuity)	Benefit amounts, waiting periods and claim phone numbers	
Medicare, supplemental and drug plan cards	Needed at every admission and appointment	
Military discharge papers (DD-214)	Required for VA benefits	
Bank, investment and retirement accounts	Who to call, and how bills are paid	
Passwords and digital accounts	Email, online banking and phone access	

Key contacts

Contact	Name	Phone
Primary doctor		
Attorney		
Accountant or tax advisor		
Financial advisor		
Insurance agent		
Nearest family member		

FOR YOU

If you are, or may become, the caregiver

- Share the load early. Agree on who handles money, who handles medical visits and who checks in each week.
- Keep a simple care log of medications, appointments and changes you notice. It helps doctors and siblings alike.
- Ask your employer about family leave and caregiver benefits before you need them.
- Look into respite care and local Area Agency on Aging services so you can rest.
- Make your own plan. In our view, one of the kindest things you can do for your children is to have this conversation about yourself, too.

NEXT STEP

Get a free, no-obligation quote comparison

Once you know what your parents want, the next question is how to pay for it. A free quote comparison shows what long-term care coverage could cost for your mom or dad, or for you, based on age, health and budget.

- No cost and no obligation to buy
- A side-by-side comparison, not a generic rate sheet
- A response within one business day from a licensed insurance professional

Scan the code or visit **DraftLTCMarketing.com**. Questions? Call [Agent - Advisor Name], CLTC, at (xxx)xxx-xxxx.

Your privacy and your choice

Requesting a quote does not commit you to anything. A licensed insurance professional from Your Brokerage Agency Name will contact you only about your request, and you can opt out at any time. This is not an offer of insurance; final eligibility is subject to underwriting, and features and availability vary by carrier and state.

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NOTES

Sources and important information

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