

April Long Term Care Fools

Good morning! Did you read about the Executive Order signed this morning that pays for nursing home care for every citizen? No? April Fool – it's called Medicaid, and is especially useful to fools who fail to plan. The taxes you will pay on April 15 cover it, no problem!

Carrier News

None!

Other LTCI Information

- On January 1, 2026, the first Baby Boomers turned 80. Millions of families are about to learn that Medicare does not cover long term care services and supports. And then they'll learn that stand-alone long term care insurance does not allow applicants over age 75, and for applicants young enough to qualify, does not approve applicants with pre-existing conditions like dementia. Oops.

Associations, CE opportunities

- FPA of Greater Rochester is offering a program on April 22, "Navigating the Aging Transition: A Decision Framework for Financial Professionals," featuring Neil Russell, owner of Assistant Living Locators. Buffet breakfast at 7:45-am, 2-hours of CE from 8:00 to 10:00-am. Locust Hill Country Club! Contact rocfpaoffice@gmail.com to register or for more information.

Other Interesting Media (drop an email if interesting to you too!)

Articles available on the following general topics:

- The costs of health care in retirement, Medicare and Medicare Advantage premiums and programs
- Jubilee TV (and no, they do not sponsor this newsletter) has a great program allowing face-timing on TV – bet the monthly cost is covered by LTCI policies featuring Alternate Plan of Care!
- Waste, fraud and abuse hits home care, hospice and other Medicaid programs
- Assisted living is fastest growing care setting – both in population and cost

Short of news this month, the oxygen being sucked out by world events, local events fighting Charles III returning to the USA to celebrate our 250th anniversary of the original "no kings,"

worries about whether spring will EVER come, especially in time to wear our red hats on April 25!
A lot of brackets died with Duke, Syracuse hopefully returns in 2027 and Go Bills, maybe!

Your health buys long term care insurance. Your money only pays the premium.

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