

October Long Term Care News & Views

As the leaves turn, time for that weekend getaway to enjoy "peak" color! Halloween will be here before we know it, and any discussion of what follows that can wait for the next issue.

Company News

- **Prudential** long term care policies come with a benefit called Prudential Peak, a holistic program focusing on physical wellness, mental wellness, financial wellness, home safety and care planning solutions. **Prudential** has announced an expansion of this program to include AARP's Staying Sharp, Virgin Pulse and Homethrive.
- Homethrive replaces Active Daily Living, and is a resource for digital content and education on healthy living and caregiving. The platform focuses on supporting the need to balance work, life, and caregiving.
- AARP's online program, and the Virgin Pulse platform are temporary, running for one year and two years respectively, then test for efficacy, and both will be continued if successful.
- All **Prudential** policyholders have been updated on these cost-free voluntary programs.

Meetings, Associations, CE, etc.

- October 9, FPA of Greater Rochester presents "Client Insurance Policy Analysis," by Bob Vandy of Advisors Insurance Brokers. 2-CE credits at Irondequoit CC, breakfast at 7:45 am. Reach out to rocFPAoffice@gmail.com to register.
- Lifespan of Rochester is offering a variety of programs during October, including Medicare Fairs on October 22nd and 23rd. Go to lifespan-roch.org/medicare for additional information, costs, registration.

Medicare AEP

Not to be confused with the term "go ape," all clients age 65 or older, or on SS disability, qualify for Medicare, and the Annual Enrollment Period runs from October 15 to December 7. Prepare for a deluge of ads, hopefully not making some of the wild (inaccurate, or as the politicians say, "lacking in context") claims to entice unsuspecting seniors to call a representative (sales person) to compare their coverage for maybe something better.

Please note, the Medicare Fairs mentioned above, sponsored by Lifespan, will in fact include representatives from many insurance companies. Their information is good, the need to choose a plan is not immediate.

Media (if interested, files can be emailed on request)

Topics of interest in September included the following:

- How to plan ahead after a loved one's dementia diagnosis
- The crisis in skilled nursing, reporting by the Rochester Beacon — local news but applicable anywhere — including Canada, see below
- Aging at Home — the cost, the burden, the technology
- Senior Living less expensive than living at home for a patient receiving home care
- Including long term care expenses in retirement planning

And lastly, a nifty article from a Canadian newspaper crying "woe is me" because the government fined a family member \$28,600 (Canadian) for refusing placement in a nursing facility after being discharged from the hospital. This is how government does health care, so watch out what you wish (vote) for. Or, if you prefer, ask a veteran, or an American native Indian.

Next month we celebrate Long Term Care Insurance month — October is Life Insurance month — planning required for both! Take a young (age 50 is good) healthy client out to lunch, and ask them how their parents are doing, or how they died — life insurance, long term care insurance, great solutions for big problems.

So for now, enjoy the falling leaves, and football — neither last that long!

Andrea Graham

LTC Specialist/Senior Markets
Upstate Special Risk Services, Inc.

400 West Metro Park
Rochester, NY 14623

(585) 273-8530 Ext. 3012

(800) 828-4415 Ext. 3012

Fax: (585) 273-8540

Mobile/cell: (585) 732-8933

e-mail: agraham@e-upstate.net

Visit our web site: www.e-upstate.net

Follow me on X @AndreaGraham11

