

GUARANTEED ISSUE HOME HEALTH CARE

The following questions are asked only to help us better understand your concerns in the event you need Home Health Care.

1. If you were to need Home Care would you want your spouse and children to be? The **Care Manager** or **The Care Giver**
2. If you were to slip and fall, have a mild stroke, heart attack or battle cancer, **who** would take care of you? _____
3. Describe how that might **impact their life**? _____
4. Do your spouse or children have medical training or are they **physically able** to lift you out of the bath tub or bed? Y / N
5. Are you aware that Medicare, Medicare supplements and Medicare Advantage plans **do not cover** short term and Long Term Care? Y / N **(see important note below for explanation)**
6. Were you aware if you needed care and **had NO plan in place** you would have to **spend down all of your assets** first and then a lien would be placed on your home and assets if Medicaid were to have to pay? _____
7. Now I have a better understanding about your Home Health Care concerns, let's discuss my recommendation and how it will assist your loved ones to **be the care managers and not the care givers.**

Peace of Mind - Home Health Care DAILY Benefits.

• HOME HEALTH CARE AIDE	\$40	MEDICAL SOCIAL SERVICES	\$100
• SKILLED NURSING	\$75	GENERAL NURSING CARE (LPN OR LVN)	\$60
• PHYSICAL THERAPY	\$75	SPEECH PATHOLOGY	\$75
• OCCUPATIONAL THERAPY	\$75	ENTEROSTOMAL THERAPY	\$50
• RESPIRATION THHERAPY	\$50	CHEMOTHERAPY SPECIALIST SERCVICES	\$60

Monthly Premiums

• Age 55-60	\$27.85	Age 61-64	\$35.65	Age 65-70	\$36.20
• Age 71-75	\$53.10	Age 76-80	\$64.05	Age 81-85	\$79.15

*** **IMPORTANT NOTE for #5:** Medicare & Medicare Supplements only cover **Skilled Nursing** for up to 100 days if a Doctor certifies the need. An example would be receiving intravenous injection or daily physical therapy. **Long Term Care & Custodial care ARE NOT** covered, for example hip replacement or intermediate care. Page 33 of the "Medicare & You Book" also explains there must be 4 requirements met to be covered under Medicare. 1- Must stay 3 consecutive overnight stays in a hospital room. 2- Must be admitted into **Skilled care only**. 3- Must be showing signs of improvement, which is difficult for stoke victims after 2 or 3 weeks a lot of times they become stable and therefore coverage stops. 4- Staying in the hospital for observation does not count as a qualifier.

GUARANTEED ISSUE - WHOLE LIFE FINAL EXPENSE COVERAGE

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| • NO QUESTIONS LIFE APPLICATION | * 120% RETURN OF PREMIUM FIRST 2 YEARS |
| • BUILDS CASH VALUE | * SMOKER / NON SMOKER SAME RATES |
| • PREMIUM IS GUARANTEED TO NEVER INCREASE | * CAN NEVER BE CANCELLED |

CHECK REQUESTED COVERAGE AMOUNT BELOW

\$ 5,000 _____ \$ 10,000 _____ \$ 15,000 _____ \$ 20,000 _____ \$ 25,000 _____

Contact Us at **630-426-9714** www.theinsuranceadvisor.net (click tab "need help") Agent name: _____