

# THE NEED FOR LONG-TERM CARE

Q:

**What is long-term care and what is the risk of needing it?**

A:

An individual with a prolonged physical illness, a disability, or a cognitive impairment often needs long-term care. People needing long-term care may need help with the basic activities of daily living: bathing, eating, dressing, toileting, transferring and continence. Long-term care can happen to anyone at any time. However, most individuals need care when they are in their retirement years. About 44% of people reaching the age 65 are expected to enter a nursing home in their lifetime. For a couple turning 65, there is a 75% chance of one of them needing care.

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A graphic logo consisting of a black horizontal bar with the text 'COMPREHENSIVE LTCI' in white. To the left of the bar is a stylized crosshair made of green and white lines.

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