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## Long term care should not be overlooked in financial planning

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KNOXVILLE (WATE) - The Dept. of Health and Human Services says more than 70 percent of Americans will need some type of long term care. Forty percent will need nursing home or assisted living care.

Certified Financial Planner John Fawaz says many people assume Medicare will pick up the expenses when they are elderly and in need of care, but that's not fully the case. There are caps on what Medicare will pay.

As for Medicaid, you will only qualify for that if you have very low assets.

Fawaz recommends long term health insurance for most people who qualify. The younger you are, the easier it is to qualify for a policy and premiums will be much lower. The downside of buying early, of course, is that when you are younger you are not likely to need the policy for many years.

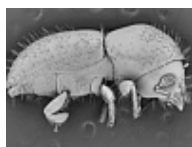
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