Are you ready?

Plan for your future with long-term care insurance

Nearly three out of every four people will need long-term care services during their lives. Whether it is the result of an accident, stroke, dementia or other unforeseen event, the need for long-term care services can arise at any age.

Protect your family and your assets

Without insurance, you could end up depleting your savings and selling other assets to pay for long-term care services.

Planning in your 40s or 50s may help you save money, allow you to stay at home if you need long-term care and reduce the financial and emotional burden on yourself and your loved ones.

North Dakota Insurance Department
PROTECTING THE PUBLIC GOOD
Adam Hamm, Commissioner

north dakota
department of human services

Are you covered?

The current average cost for nursing facility care is more than $65,000 a year.

- Medicare generally does not cover long-term care.
- Medicaid only pays for nursing home care for those meeting income and asset rules.
- Health insurance generally does not cover long-term care.

Long-term care insurance may include coverage for home care, provide reimbursement for loved ones who take time off work to help provide informal care, help pay for assistive devices and cover basic care, assisted living facility care and nursing home care. It may also provide the services of a care coordinator consultant to help you decide which type of care is best for you.

$250 tax credit

The North Dakota Long-Term Care Partnership Program is a collaboration between state government and insurance companies. Under this partnership, applicants who purchase qualifying long-term care insurance policies can access Medicaid coverage while retaining assets they would normally be required to spend on their long-term care.

North Dakota Long-Term Care Partnership policies also qualify for an annual $250 North Dakota income tax credit. Talk to your insurance agent.

For more information, consult your insurance agent, your county Social Services agency or the North Dakota Insurance Department at 1-800-247-0560 or insurance@nd.gov.