



## Ted

Stepfather has Alzheimer's

Both of Ted's parents needed care as they aged, but neither had long-term care insurance. This took a toll on Ted and his family.

When Ted and his wife reached their late 40s, they were ready to enjoy the fruits of their labor. They had raised a family and both had successful careers. But they soon learned that taking care of Ted's aging parents would take a tremendous toll, both emotionally and financially.

Ted's elderly mother fell and broke her hip, and his stepfather was diagnosed with Alzheimer's. Ted found himself flying frequently from his home in Texas to take care of them in California, often needing to stay for weeks at a time.

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Since neither of his parents had long-term care insurance, Ted used their savings to pay for his travel expenses and the cost of providing care for them between his visits. He was only able to work one week per month, causing his own business to suffer.

"My parents could have afforded the premiums," Ted says. "But they just thought they would never need long-term care."

When a health professional recommended 24-hour nursing home care for both parents, they refused to leave their home. And neither Ted nor his parents could afford the cost of full-time in-home care or an appropriate facility.

So Ted and his wife moved to California to be his parents' caretakers. "The unknown is what scares us," Ted says. "We don't know if we will be here for three months or three years. This has put a tremendous strain on everyone."

Ted said that having long-term care insurance coverage would have given the family more options and more time to prepare. It also could have eased the financial burden of providing care.

"People don't understand that there are hidden factors," Ted says. "It's not just about getting care—it's also about the consequences that not having long-term care coverage has on a family and the personal sacrifices that will have to be made."