

Long-Term Care Readiness Checklist

Are You Prepared for the Medicare Gap Most People Don't See?

Use this checklist to see where you stand.

1. Do I Understand What Medicare Covers — and What It Doesn't?

- I understand Medicare covers short-term skilled nursing care after a hospital stay.
- I understand Medicare does *not* cover long-term custodial care.
- I understand assisted living is not covered by Medicare.
- I understand most long-term care costs are paid out-of-pocket unless planned for.

If any of these are unclear, there may be a gap in your plan.

2. Do I Know How I Would Pay for Care?

If I needed care tomorrow, I would pay using:

- Retirement savings
- Investment accounts
- Home equity
- Family caregiving
- Medicaid (after spending down assets)
- I am not sure

Have you calculated how long your assets would last if care cost \$5,000–\$10,000 per month?

3. Have I Thought About My Preferences?

- I would prefer care at home if possible.
- I would want to avoid becoming a burden on my children.
- Staying independent matters to me.
- Maintaining dignity and control over decisions matters to me.
- I have discussed my wishes with my spouse or family.

If these matter to you, planning early gives you more options.

4. Do I Know My Risk Factors?

- I have a family history of Alzheimer's or dementia.
- I have ongoing health conditions.
- I understand that women typically need care longer than men.
- I understand care can last several years — not just months.

Planning is easier when you are healthy. But there may still be options even if you are not.

5. Have I Reviewed My Long-Term Care Strategy in the Last 2 Years?

- I own traditional long-term care insurance.
- I have an asset-based or hybrid policy.
- I have earmarked specific assets for care.
- I have not reviewed this recently.
- I have never created a plan.

If you have not reviewed your strategy recently or created a plan, now is a good time.

Your Next Step

If you checked:

- Any “Not Sure” boxes
- Or realized Medicare will not cover what you thought.
- Or have not formally planned for care.

Then you may have a gap in your retirement plan.

6. Schedule your Long-Term Care Strategy Conversation

- Book a free, no-obligation consultation with LTC expert, Andrew Villasenor!

Click [HERE](#) to book your LTC Strategy Meeting or call **(480) 256-8242**.