

# Sales Idea: Help Clients Stay at Home

Helping your clients understand the importance of Long Term Care.



Some clients considering an LTCi policy believe the benefits would only cover services provided in care facilities. And since they don't plan to go to a care facility, they may think they don't need to purchase long-term care insurance.

## The Need

Prospective clients are looking for products that may help them stay in the comfort of their own home should they need LTC services. Mutual of Omaha's MutualCare® Solutions Portfolio may help them achieve that goal.

## Today's Reality

Many clients may not want to think about receiving facility-based long-term care, and they believe an LTCi policy only covers these types of services.

In fact, purchasing an LTCi policy may actually help keep clients out of these facilities by providing them the services they need at home.

## The Solution

The MutualCare Solutions Portfolio offers up to four ways to help keep clients in their own home for as long as possible. By walking through each, clients can better understand their options and make a decision that best suits their needs.


## Sales Tip: Clear up Misconceptions

By walking through how LTCi provides in-home services, you can help clients feel more secure in their purchase of an LTCi policy ... and, possibly help keep them in their home longer.

### Learn more

You'll find details about Mutual of Omaha's LTCi products on Sales Professional Access.

Go to  
[MutualofOmaha.com/sales-professionals](https://MutualofOmaha.com/sales-professionals)  
select the long-term care page.

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## Four Benefits to Keep Clients in Their Home



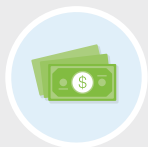
### Stay-at-Home Benefits

Our policies allow people to get the help they need to continue living at home. This includes help with the activities of daily living like bathing and dressing, homemaker services such as grocery shopping, meal preparation and housekeeping, and the professional services of a registered nurse, home health aide or therapist.



### Professional Home Health Care rider

Available only on a MutualCare® Custom Solution policy, this optional rider makes additional funds available for long-term care services provided by a nurse or skilled health-care professional. These extra funds allow your client the ability to get the level of care needed, even if it exceeds the policy's maximum monthly benefit.



### Cash Benefit

Our built-in cash benefit with no elimination period provides flexibility to receive cash benefits each month as opposed to waiting to be reimbursed for actual expenses incurred. Having cash up front can be helpful as families explore care alternatives or pay for services not otherwise covered by the policy.



### Care Coordination

This is another way our policies help people access policy benefits designed to help them remain safely at home. There's no elimination period to satisfy for care coordination services, so a care coordinator can be assigned right away. The care coordinator then will assess the needs of the insured, develop an individualized plan of care and help arrange for long-term care services.