



State of California—Health and Human Services Agency
Department of Health Care Services



Mr. Sample,

The possibility of needing assistance and care later in life is one that many of us would prefer not to discuss. It is easier to think, "I won't get sick, it won't happen to me." The reality is that more than 70 percent of Californians age 65 and over will need some kind of long-term care. In California, the average cost of a one-year stay in a nursing home is \$120,000, an amount that is growing approximately 5% annually.

When it comes to financial planning, determining how to pay for long-term care is often the last item that families address, even though it may be the most important. Failure to plan for long-term care needs, however, can be financially devastating.

To help Californians receive the care they man need, the state of California created a public-private partnership with select insurance companies. The California Partnership for Long-Term Care offers state-approved private insurance policies. These policies include enhanced consumer protection features to encourage your consideration of long-term care insurance.

Long-term care insurance covers not only the cost of care in a nursing home, but also care at home, in a residential care facility or in other home-and community-based settings. Partnership long-term care insurance policies are designed to provide you with options to ensure your independence when you need it most.

Only specially trained and licensed long-term care insurance agents are permitted to offer these Partnership long-term care insurance policies. These agents are waiting to respond to your questions, but they will receive your name only if you request more information by completing the attached card. There are many available options. I encourage you to talk with an agent to discuss the best choice for you and your family.

Most of us have fire insurance on our homes, even though only 1 out of 1,000 home owners will ever have a serious. Consider that 700 out of 1,000 of us over the age of 65 will need some type of long-term care.

Think about your future, and find out more about the California Partnership for Long-Term Care.

Thank you,

Handwritten signature of William Underwood

William Underwood, Program Director
California Partnership for Long-Term Care

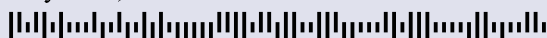


Yes! I want more information about the California Partnership for Long-Term Care and how long-term care insurance will help me preserve my independence, protect my assets, and provide coverage with inflation protection.

Protect your future. Find out about the California Partnership for Long-Term Care.

California Department of HealthCareServices

1/0000001
Mr. John Q. Sample
1234 Main St.
Anytown, CA 99999-9999



Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Spouse: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Phone: ( ) \_\_\_\_\_

Email: \_\_\_\_\_

Please include phone number for prompt response

Return this no obligation form in the enclosed, postage paid, envelope today.

Your name will NOT be used for ANY OTHER purpose.