

WHO WILL PROVIDE CARE?



Every family assumes someone will provide care. Few have talked about who.

Clients often focus on the financial impact of a long-term care event. But an extended care need can affect far more than money, especially when a spouse or adult child is expected to provide the care. That expectation often goes unspoken until the need arises. And before family members assume they'll step in as caregivers, it's worth seeing what that role can involve.

Caregiving Can Become a Long-Term Commitment

In 2025, 63 million Americans — nearly 1 in 4 adults — served as family caregivers, up 45% since 2015.

On average, caregivers provide:

- **27 hours** of care each week
- **5.5 years** of care

The impact can reach nearly every part of their lives:

- **38%** report high emotional stress
- **56%** have gone in late, left work early or taken time off
- **18%** report high financial strain

Source: AARP and National Alliance for Caregiving, Caregiving in the U.S. 2025, July 2025.

A family conversation can help clients consider who may provide care, what that responsibility could involve and how their plan might give loved ones more choices.

Protecting the Caregiver, Too

When a long-term care need arises, family members often step into the role of caregiver. While many are willing to help, few are prepared for the time, responsibilities and decisions that caregiving can bring.

That's why MutualCare® Solutions offers more than benefit payments. Through Care Coordination, eligible policyholders have access to a licensed healthcare professional who can help assess care needs, develop a plan of care and coordinate long-term care services.

When a care coordinator is involved, additional stay-at-home benefits may also be available to help support families, including:

- Caregiver training
- Home modifications
- Durable medical equipment
- Medical alert systems

By helping families navigate care decisions and access supportive resources, long-term care insurance can help ease some of the burdens that often fall on loved ones.



Underwritten by
Mutual of Omaha Insurance Company

The Shared Care Benefit is subject to policy provisions, limitations and availability. Refer to the applicable policy and rider for complete details. MutualCare® Secure Solution and MutualCare® Custom Solution long-term care insurance are underwritten by Mutual of Omaha Insurance Company.

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Start The Conversation Before Care Is Needed

At your next client review:

- Ask who the client expects will provide care.
- Consider including a spouse or adult child in the discussion.
- Discuss the time, emotional and financial demands caregiving can create.
- Explore solutions that can help support both care recipients and family caregivers.



Help your clients turn an unspoken assumption into a plan the whole family understands.