

The 5-Step LTC Conversation Framework

A Better Long-Term Care Conversation Starts with Their Story

Long-term care is not always an easy subject to discuss. Start by listening to the client's experiences, concerns and priorities. Their story can help you understand what matters to them and what they want a plan to protect.



These five steps can help you ask the right questions, identify gaps in the client's current plan and recommend coverage based on their priorities.

1. Connect Through Experience

Many clients don't think seriously about long-term care until they see someone close to them need it. Starting with that experience can make the conversation feel more relevant without relying on fear or pressure.

Questions to ask:

- Have you had a parent, relative or friend who needed long-term care?
- Who provided or coordinated the care?
- How did the experience affect that person and the family?
- Did it change how you think about your own future?

Listen for: What the client would want to repeat or avoid in their own care.

2. Assess the Current Plan

Help the client define what would happen if they suddenly needed care. The following questions can reveal gaps between their current plan and the care they would want.

Questions to ask:

- If you needed care, where would you want to receive it?
- Who would help coordinate or provide that care?
- How would you expect to pay for it?



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3. Discuss the Impact of Waiting

Waiting means avoiding premiums now, but age and changes in health may increase the cost of coverage or affect the ability to qualify.

Exploring options while they're healthy gives the client information they can use now, even if care may still be years away.

Questions to ask:

- How would paying premiums now affect your other financial priorities?
- How would your plan change if a future health issue limited your coverage options?

4. Respond to Common Concerns

An objection may not mean the client is unwilling to plan. It may mean they need more information or have not yet connected long-term care to their own priorities.

"I'm too young to think about this. I'll look at it later."

Age and health can affect cost and eligibility. Exploring coverage now can help clients understand their options without obligating them to purchase.

"It's too expensive."

It's important to consider whether the premium fits their budget and whether they're comfortable paying care expenses from their income and assets instead.

"Doesn't Medicare cover this?"

Medicare is health insurance and generally provides limited coverage for skilled care following an illness or injury. It is not designed to cover ongoing help with long-term care needs.

"My family will take care of me."

Family members often want to help. The question is not necessarily whether they would help, but what kind of help the client would want them to provide. A plan can give family members more options and allow them to offer support without becoming the sole source of care.

5. Recommend with Confidence

A recommendation should reflect the need the client identified, the risk they want help managing and the amount they are comfortable committing to coverage.

If protecting family members is the priority:

"You said you would not want your children to be solely responsible for your care. Long-term care insurance could help pay for professional care while allowing your children to provide support in other ways."

If protecting retirement assets is the priority:

"You said you want to preserve your retirement assets for income and for your family. Long-term care insurance could help pay for care instead of relying entirely on those assets."



Start with Their Story

A strong recommendation begins with listening. When you understand what the client wants for their care, family and finances, you can help them decide whether long-term care insurance belongs in their plan.

When it does, you can offer coverage from Mutual of Omaha — a strong, recognized brand with the experience to help clients plan with confidence.

For additional tools and resources

Visit [Sales Professional Access](#) or contact a member of the Long-Term Care Sales Team.