If the purchaser of long-term insurance was healthy at the time, I think it is important for them to thoroughly understand the insurance they are getting just like any purchaser. I think they should make sure that they are not paying an excessive amount a month, but still have decent converge in the chance that something unfortunately does happen. They should speak to a specialist to determine the best fit coverage. I would also encourage them to read the fine print and compare polices. You never know when a policy will look great from a board perspective, but in the long run, it is not the best option for the individual because the fine print includes something that does not serve the individual. Something that I would recommend looking at is policies regarding the age of the individual. In the article listed above, it mentions that individuals that buy a policy above 60 may save money. Also, especially if they are healthy, they should organize time each year to look through their policy to make sure it still covers their needs.

I think that a situation that could cause me to change my advice would be if the person cannot afford the policy that would be the best fit for their long-term care needs. I then would advise these individuals to try to find a best fit financially and then investigate the best option through that lens. If the individual cannot afford the policy, it could add to stress which would in the long run affect the health and healing of the individual. Another situation would be if they are in their 50s wanting to get long-term care coverage. Like I said previously, the article mentions that if an individual purchases coverage before the age of 60 they save. Well, it also talks about how if someone purchases it too young, they could be paying premiums for years and years before they even need to use the coverage. I think that there is a beneficial age window, and I would advise healthy individuals to take this into strong consideration when looking into purchasing long term care coverage.