



## GET THE BASICS ABOUT SHORT-TERM CARE INSURANCE FROM BANKERS FIDELITY®

Dealing with the costs associated with healthcare and, more specifically, unexpected illness or injury can put a great deal of stress on families and individuals. Traditional insurance coverage, as well as Medicare coverage, can assist with some, but not all, of the expenses incurred due to these unforeseen events.

[Short-term care insurance](#) is an option that is growing in popularity. By definition, short-term care insurance policies provide benefits for nursing home confinement, but for a lesser amount of time than a long-term care policy – anywhere from a few days to up to a year of care.

These policies not only help fill in some of the gaps left by Original Medicare, but they are often a more affordable alternative to traditional long-term care insurance protection. Short-term care policies can provide benefits for up to 360 days of confinement to a nursing facility and can also aid in covering costs for home health care, when the optional rider is purchased.

**SALES OF SHORT-TERM CARE  
INSURANCE ARE ON THE RISE.  
IN 2015, SALES OF SHORT-TERM  
CARE INSURANCE POLICIES  
INCREASED BY 19.6 PERCENT.\***

\*Source: National Advisory Center for Short-Term Care Information <http://www.shorttermcareinsurance.org/short-term-care-insurance-policy-sales-grow-20-percent/>

Choosing a short-term care insurance policy is a wise decision that can also save money. Recent statistics reveal that around 43% of long-term care insurance claims last one year or less.\*\* This makes short-term care coverage a more desirable option for consumers, especially for those under 65 who don't anticipate a lengthy stay in a nursing facility or require home health care for an extended period of time.

Bankers Fidelity's short-term care policy, Vantage Recovery™, can be beneficial to your clients, and helps build your business at the same time. To learn more about our coverage and access collateral, visit the [Vantage Recovery page](#) now..