

LONG-TERM CARE INSURANCE AWARENESS MONTH

**MARKETING
GUIDE FOR
PRODUCERS**

NOVEMBER 2022

Introduction

November is Long-Term Care Insurance (LTCI) Awareness Month. While Life Happens does not oversee or coordinate this campaign, we think it's important to support our members who work with this product. It's a month when the industry comes together to share the message that getting long-term care insurance can cover the cost of care when you need it most.

According to the 2021 Insurance Barometer Study conducted by Life Happens and LIMRA, 37% of people say they are concerned about how to pay for long-term care expenses. Yet just 18% of people own long-term care insurance. The market for LTC coverage will only continue to grow as the population of older consumers increases, living longer than ever.

This guide provides strategies and tips you can use to participate in November's Long-Term Care Insurance Awareness Month. We encourage you to follow us on social media to see and share the latest content and [sign up for our email list](#) to receive new resources and updates.

- [Facebook](#)
- [Instagram](#)
- [Twitter](#)
- [LinkedIn](#)
- [YouTube](#)

Key Messages

How to talk about Long-Term Care Insurance Awareness Month

- Long-Term Care Insurance (LTCI) Awareness Month takes place every November.
- Life Happens provides content and resources for the LTCI campaign to support our members who work with this important product.
- Life Happens' mission as a nonprofit organization is to empower consumers by educating them about life insurance and its related products, including LTCI, so they can protect their loved ones.
- Those turning 65 today have a nearly 70 percent chance of needing some type of long-term care services as they age, and 20 percent will need it for longer than five years. *(Source: U.S. Department of Health and Human Services)*
- Don't leave it all to chance. Getting long-term care insurance is a simple way to protect your assets, spare your family from financial and emotional stress, and take control of your care.

How to Launch Your LTCI Campaign

Get started right now with these quick steps

- **Visit the LTCI campaign page on Life Happens Pro** and check out the new content: lifehappenspro.org/LTCI. Start getting an idea for what you want to share in November.

Note: [Log in](#) to your Life Happens Pro Plus or Premium account to download resources. The Lite version of Life Happens Pro does not give you access to the full suite of LTCI content. If you don't have an account yet, [learn more here](#). If you're having trouble logging in or would like to know more about upgrading to Plus or Premium, contact support@lifehappens.org.

- **Get familiar with the numbers.** Stats from the 2021 Insurance Barometer Study suggest there is a plateau in overall market penetration for long-term care coverage. Share our [Barometer stat graphics](#) for the facts about LTCI.
- **Use the #LTCI hashtag** to amplify your reach and encourage your audience to get involved with the campaign.

Suggested Campaign Timeline

Use this sample plan to inform your marketing strategy

COMPLIANCE NOTE: *If you need to work with compliance to approve your content, please adjust the timeline as needed to plan your campaign in the appropriate amount of time for a November 1 launch.*

Before November

- **Download all of the LTCL content** from Life Happens Pro, which includes flyers, emails, social-media graphics, Real Life Stories and more.
- **Personalize the resources** by using your Plus or Premium account to add your logo, contact info, etc. Reach out with any questions to support@lifehappens.org.
- Use the **LTCL Social Media Calendar** to schedule your posts for the month in advance. Use our suggested graphics and captions for each day in November, or adapt to fit your needs.

Here are some of our key content types for social media:

- **New long-term care insurance animations**. These short, informational videos are all less than 30 seconds and the perfect “scroll-stoppers” to use online.
- Two new **list graphics** share some quick info about LTCL cost and benefits.
- Our **LTCL myth graphics** address some of the common misconceptions that stop people from getting the coverage they need. With a myth on one side and a fact on the other, they concisely share the truth about these misconceptions.
- Get acquainted with the helpful resources and tools on **Life Happens’ website**, including our [Long-Term Care Insurance 101](#) page and [Real Life Stories](#) that feature LTCL.

- Let your audience know that November's campaign is coming soon by sending an **email announcement** (our [templates](#) are handy!).

During November

- **It's officially Long-Term Care Insurance Awareness Month!** Share our November is LTCI Awareness Month graphics to social media and [update your cover photos](#) to make a splash on the first day of the month.
- Take this opportunity to really push the importance of LTCI for the next few weeks. Try sharing our [Long-Term Care Insurance 101 video](#) and [corresponding brochure](#).
- Use our long-term care insurance [educational flyers](#) when you meet with clients or prospects. Our [Care or Companionship?](#) flyers are particularly good at showing the benefits of LTCI for not just a client, but also for their loved ones.
- Have you shared our [Real Life Stories](#) with your clients and prospects yet? These stories from real people who benefitted from long-term care insurance are powerful demonstrations of the benefits of different types of policies. Have your own client success story to share? [We'd love to hear it.](#)

After November

- All of our LTCI campaign content is evergreen, so you can continue to make the most of our resources even when Long-Term Care Insurance Awareness Month has ended. Remind prospects and clients that **while November may be over, the need for LTCI is year-round.**
- **Share your LTCI success with us!** Email the Life Happens team at support@lifelifehappens.org with your successes, photos or metrics that we can share.

Questions?

Have questions about Long-Term Care Insurance Awareness Month or want to tell us about what you're planning?

- Contact the team at support@lifehappens.org.
- Have questions specifically about social media? Reach out to Corey Goodburn, Life Happens' Social Media Coordinator, at cgoodburn@lifehappens.org.
- Join our [email list](#) so you get the latest information on new content, webinars, and opportunities.

Thank you for supporting Life Happens and LTCI! Together, we can help more people get the coverage they need.