

Health Planning

For Your Retirement

How to Plan for Your Healthcare Needs

Healthy people do not end up in institutional care settings, become a burden on loved ones, or lose assets to uncovered care costs, so your continued good health is your most important asset in retirement. Do everything you can to protect it.

They say the greatest wealth is health. And, as we move through our retirement years the quality of our health will have an enormous impact on the quality of our lives.

One illness can pull together seemingly disconnected aspects of life into one difficult episode that throws all of your plans into disarray.

LifePlanning offers a well-coordinated and comprehensive approach to retirement planning to help you avoid the usual pitfalls and financial costs of traditional planning by bringing together essential disciplines, making sure your wishes are specific and clear, and letting loved ones know the details and their specific role in your plans. Through this process, you will be able to anticipate and navigate whatever retirement challenges arise.



While we all look to our insurance plans and one of the most advanced healthcare systems in the world to help us in the event of illness or disability, perhaps we should be looking to those same services to help us stay healthier along the way.

In the Health pillar of *LifePlanning* by AgingOptions, we help you understand how you can be proactive about your Health and how it is connected to the rest of your life.

Your Health is your greatest asset. We cannot stress strongly enough that success in retirement means you accomplish these three goals:

- **Avoid institutional care**
- **Avoid running out of money due to uncovered medical and long-term care costs**
- **Avoid becoming a burden on loved ones**

Do you want to know the secret to accomplishing these goals?

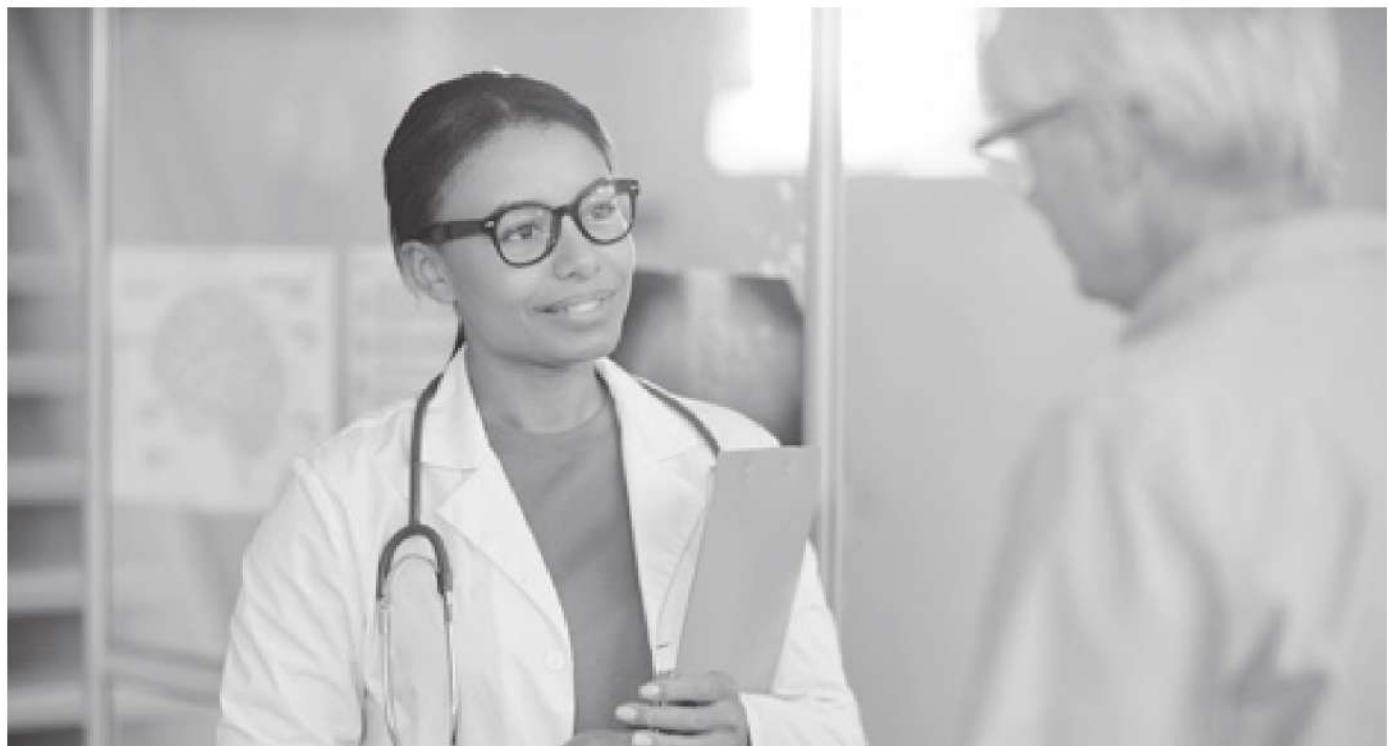
Don't become ill!

No, that's not a joke. Think about it...the longer you stay healthy, the longer you can avoid the retirement nightmares the majority of retirees end up facing.

But, don't count on traditional healthcare planning for much help with this issue. Traditional planning around healthcare needs in retirement begins with enrolling in Medicare and buying a supplemental insurance

plan expecting the insurance policy to cover all healthcare-related expenses.

The mainstream approach to health is on helping you gain access to medical care *after* you fall ill. Precious little is done to help you not fall ill. That is the hole you have to fill if you desire not to end up in institutional care against your wishes.



The primary focus of a good healthcare plan *should* be to help you prolong your healthy years and avoid becoming ill in the first place. An important, but secondary, focus is knowing how to deal with an illness if, despite your best efforts, you do end up falling ill.

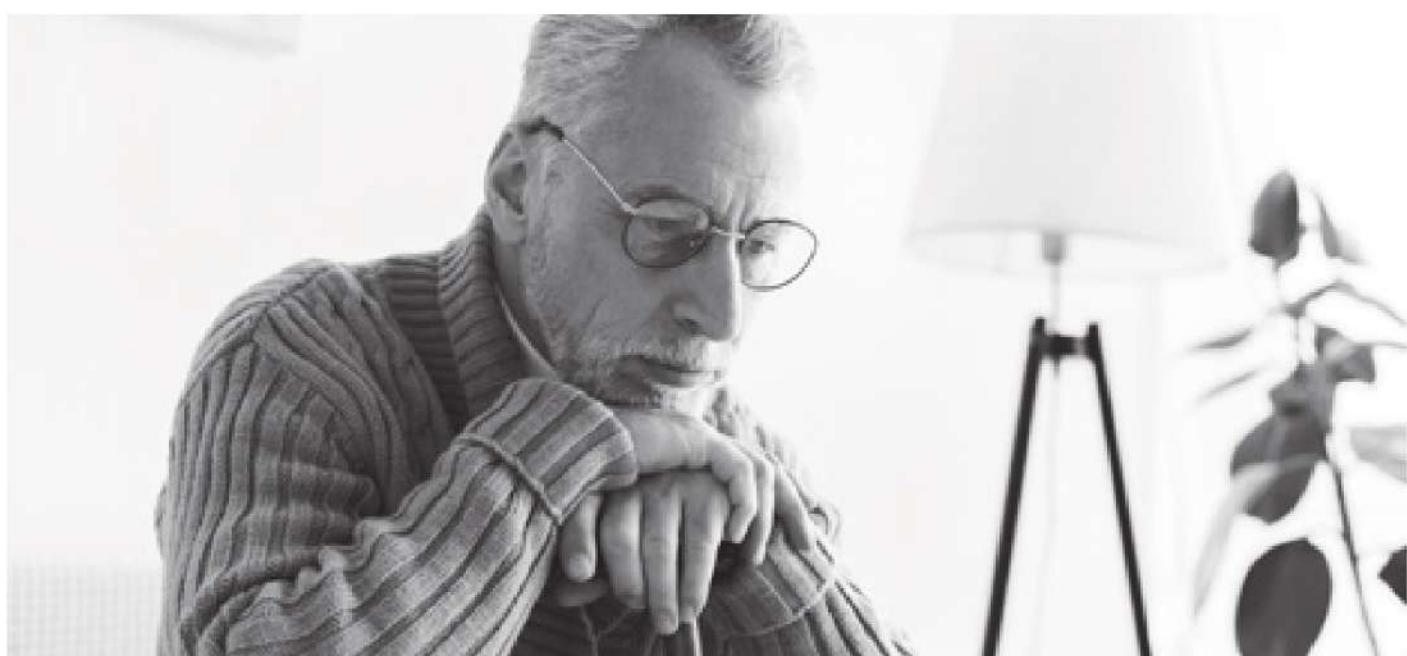
Of course, if you do become ill, America is a great place for that to happen. It has cutting-edge solutions to stitch, patch, and dose you back to health, especially if you know where to look.

What Is Wrong with Our Healthcare System?

Healthcare in the United States has both strengths and weaknesses when it comes to our overall well-being. The most glaring weakness is that our system doesn't place a high enough value on staying healthy.

Despite spending the most amount of money on healthcare than anywhere else in the world¹—about \$10,000 per person each year—Americans do not have the longest lifespans², nor do we have the healthiest lifespans³. That is what is wrong with our system.

- 1 Henry J Kaiser Family Foundation. (2011). Snapshots: Health care spending in the United States & selected OECD countries. Retrieved from www.kff.org/health-costs/issue-brief/snapshots-health-care-spending-in-the-united-states-selected-oecd-countries/
- 2 Life expectancy at birth (years), 2000-2016: Both sexes: 2016. Retrieved from gamapserver.who.int/gho/interactive_charts/mbd/life_expectancy/atlas.html
- 3 The Commonwealth Fund. (2014). Mirror, mirror on the wall, 2014 update: How the U.S health care system compares internationally. Retrieved from <https://www.commonwealthfund.org/publications/fund-reports/2014/jun/mirror-mirror-wall-2014-update-how-us-health-care-system>



How did the system get that way? Consider the following:

- Who in the healthcare system will make money when you are not ill?
- Which hospital will be profitable when you do not use hospital services?
- Which pharmaceutical manufacturer will make money when you do not buy pills?
- Which medical practice will make money when you do not show up at the clinic?

The information you need to prolong your healthy years and postpone falling ill is available. But if the healthcare industry does not make money, it is unlikely you will get that information from the industry. It will be up to you to educate yourself on how to use the healthcare system so you can prolong your healthy years.

We will show you how you can actually change the way you use the traditional medical system to shift the emphasis from access to care after you fall ill to using the same system to not fall ill in the first place.

