

## Our Decision to Select Senior Choice at Home

By Virginia Giuffre, Financial Professional



Planning for long-term care (LTC) is a challenging task, but represents an essential component of a comprehensive financial plan. Individual personal and financial circumstances are key considerations in choosing an appropriate product among available choices, including LTC insurance policies, membership in a Continuing Care Retirement Community (CCRC), various insurance and annuity products, and self-funding.

Probably anyone who has had to deal, either directly or indirectly, with family, relatives, or friends requiring LTC services can attest to the often overwhelming emotional and financial impact that all too frequently comes to pass.

As a financial professional focused on planning, I weighed all our available alternatives. Last year my husband and I became members of the Jewish Senior Services (JSS) Senior Choice at Home (SCAH) program.

JSS SCAH's key features that influenced our decision were:

- JSS's reputation and status within the community
- Opportunity to stay in our home as long as possible ("CCRC without walls")
- Asset protection
- Comparative affordability vs alternatives
- Portability Option
- Negligible paperwork required to activate and sustain services
- A single activities of daily living (ADL) deficit qualifies for services activation

The attractiveness of the JSS SCAH offering lies in its deep understanding of the nature of LTC issues, and its targeted features and services deployed to address them. Although, depending on individual personal needs and perspectives current or prospective members may ascribe different comparative weights to those JSS SCAH features and services, they represent, in toto, a comprehensive approach to addressing a difficult problem set.

Individuals, governments at all levels, as well as public and private institutions, are struggling to find solutions to the growing socioeconomic impact posed by the current and growing LTC requirement.

My husband and I feel comfortable that we have made a good decision in choosing membership in the Jewish Senior Services Senior Choice at Home program.