



Constituent of the American Nurses Association

Dear Nurse,

The Kentucky Nurses Association, (KNA) is pleased to recommend this much needed Long-Term Care protection for ALL Nurses and their Families.

The question of, *who will pay for Long-Term Care---Medicare, Medicaid, or you?---*is a subject of deep concern for many Americans, including members of Congress.

The diminishing U.S. resources for Long-Term Care prompted a government response to the impending crisis. With the Health Insurance Portability and Accountability Act of 1996 (HIPPA), along with the Deficit Reduction Act of 2006 (DRA), Congress set new standards for Long-Term Care Insurance and provided tax incentives, along with special features for policyholders with qualified programs. Having neither the intent, nor the resources to pay for Long-Term Care, the federal Government ratified HIPPA, along with the DRA, to send a clear message to Americans: *you the tax-payer will shoulder the costs of your Long-Term Care expenses.*

While the on-going storm clouds of financial stress in Washington and on Wall Street continue to gather, it becomes more conclusive by the day, we will be solely responsible for ensuring the protection of our hard-earned assets.

Eligible Nurse Applicants (and spouse) will qualify for premium discounts on their Long-Term Care Program and additional benefits. Special benefits are also available to extended family members, employees, as well as their extended families.

Nurses, due to the nature of their education, skills and experience, will recognize the increasing need for this protection earlier than any other group of professionals.

To discover more about the Kentucky Nurses Long-Term Care Program and the way it can help you and your family preserve your assets, simply return the reply card in the postage paid envelope, or call 888-862-2630. Either way, you'll get the information you need to help make the right decision for you.

Sincerely,

Mattie Burton, PhD, RN, NEA-BC  
President  
Kentucky Nurses Association