

# LTC for Virginians - Virginia's Long Term Care Partnership

Everyone is potentially at risk of needing long-term care services. According to the United States Department of Health and Human Services, almost 70% of people turning 65 will need some form of long-term care.

When you need long-term care, it is too late to start planning and thinking about LTC insurance. It is important to begin planning now so that you are prepared for the overwhelming expense of long-term care services, protecting not only yourself, but also your family.

Planning for long-term care is vital, because our futures are uncertain. You could have a serious accident, develop a chronic disease, a condition, such as Alzheimer's, or become unable to live on your own. The idea of long-term care insurance is to help maintain your quality of life.

The [Virginia Long Term Care Partnership](#) is an alliance between the private insurance industry and state government. Read how they can help Virginians and how the partnership works.

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