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It's The Waltons!

Many producers feel as if they are fighting an "uphill" battle with clients when they attempt to dispel misconceptions and falsehoods regarding the need for long term care insurance. Frequently producers are faced with hard-headed, myopic denial on the part of their clients. How can so many people be so incredibly wrong, particularly in the face of demographics based on living longer, needing more secure retirement assets, and the potential for failure of government solutions?

It Must Be The Waltons

I have decided there must be someone to blame...someone to hold accountable for a situation that defies logic. Perhaps many Americans have locked in an image of Grandma and Grandpa Walton living at home, hanging out in the kitchen, and remaining active and helpful right up to the end. Has this erroneous cultural icon somehow lodged itself in our collective psyche? Do we all really expect to be surrounded by loving family members competing for the responsibility of providing the most care? Have we forgotten divorce, the necessity of two incomes per family, children spread to the geographic four winds, government alternatives in full retreat, and the certainty of living longer without the knowledge of how we will pay for it?

A recent web-based consumer survey sponsored by the MetLife Mature Institute again confirms that our "battle" is far from over. "The Long Term Care IQ Test" was administered to measure knowledge of

the issues. Of the 1,488 adult Americans surveyed (between 40 and 70 years of age), two-thirds failed the test.

Only one in three had sufficient knowledge to allow them to make an intelligent decision concerning the need for long term care insurance. More than half still believe that a conversation about long term care insurance is really about nursing homes. Only one in five understands that the home is the most likely location where long term care will be provided.

More than 70 percent were incorrect in identifying the cost. Four out of ten still believed the government would take care of them at retirement. More than 60 percent could not correctly estimate the cost of waiting to buy.

The only ray of sunshine that emerges from this survey, as it has from previous consumer surveys, is the sure and certain knowledge that more and more Americans will come in direct contact with the reality of long term care. That personal experience represents the moment when the clouds part, the sun shines through, the illusions evaporate, and the ghosts of cultural television past are forever vanquished.

For those who have not yet been "Touched by an Angel," I have to ask: *Why can't you understand?*

- LTCI is about protecting a lifetime of savings and sacrifice.
- LTCI is about basic human dignity.
- LTCI is about freedom to choose and be responsible for your own destiny.

- LTCI is about caring about the financial and emotional burden you may be imposing on your spouse, life partner or most loved family member.

- LTCI is about doing everything in your power not to be a ward of the state.

- LTCI is about being a mature, responsible, caring, self-sufficient American.

Which Part Don't You Understand?

Other than the above, I have no opinion on the subject. I am not discouraged. I am

simply challenged to try harder. I refuse to step back. Perhaps a little more confrontation and a little less accommodation is in order.

In the meantime... "Good Night, John Boy!" 🌎