



By His Excellency Ned Lamont, Governor: an
Official Statement

WHEREAS, Long-Term Care Insurance covers a variety of services that help people live at home or in a Long-Term Care facility. These services range from assistance with daily activities to 24-hour care; and

WHEREAS, more Americans should consider making Long-Term Care Insurance part of their financial and health care planning; and

WHEREAS, nearly 70 percent of seniors over the age of 65 have a chance of requiring long-term care services in the future; and

WHEREAS, the median cost for one year in a private nursing home is \$94,900, however more Americans have not saved enough to cover these costs, and in 2021 insurers paid \$12.3 billion in Long-Term Care Insurance benefits; and

WHEREAS, under federal law, qualified Long-Term Care Insurance policies are treated the same as health insurance policies. Both premiums for Long-Term Care Insurance and out of pocket expenses may be deducted from federal income taxes if more than the 10 percent base for medical expense deductions; now

THEREFORE, I, Ned Lamont, Governor of the State of Connecticut, do hereby officially proclaim November 2025, as

**LONG-TERM CARE INSURANCE AWARENESS
MONTH**

in the State of Connecticut.



A handwritten signature in black ink that reads "Ned Lamont".

GOVERNOR