



BILL RITTER, JR.
GOVERNOR
STATE OF COLORADO

Dear Fellow Coloradan:

Did you know that the majority of Coloradans age 65 and older will need long-term care at some point in the future? While this is a normal part of aging, most of us do not adequately plan for our future long-term care needs. Instead, we wait until a crisis forces us to face this issue.

In addition, the cost of long-term care is very high and many people mistakenly believe Medicare will cover the costs. However, Medicare does not pay for long-term care. If we do not plan ahead, covering the cost of these services can be a major burden for our families and ourselves.

Recent studies show that a majority of older people fear a loss of control over their lives as they age. But this need not happen to you. The good news is that by creating a plan for your future, you can control how and where your long-term care needs will be met and help prevent a crisis for you and your family.

I am pleased to announce that the State of Colorado is partnering with the U.S. Department of Health and Human Services in the "Own Your Future" campaign. We are offering you, at no cost, a free planning kit as a first step to managing your future long-term care needs. You can get this important kit in one of three ways:

- Return the postage-paid business reply card attached to the enclosed brochure;
- Log on to www.longtermcare.gov/campaign/co to order or download the kit; or
- Call 1-866-PLAN-LTC (1-866-752-6582); TTY users should call 1-800-427-5605.

I invite you to attend one of our upcoming regional forums, designed to answer your questions about long-term care. At these forums, you can learn about Colorado resources to help you meet your future needs for long-term care. Please visit www.OwnYourFutureColorado.org to find the location of the forum near you.

You can truly "Own Your Future" by ordering your free planning kit today.

Sincerely,

Bill Ritter, Jr.
Governor

Aging well...is about Staying Independent.

If you are 45 or older, you are accustomed to making important decisions about the way you live. And the best time to start deciding your future is now.

Seventy percent of older Americans will need help with health and personal needs and activities of daily living as they grow older. Over time these services can be very expensive and many people mistakenly believe Medicare will always cover those costs. Planning for how you will afford these services is an important part of owning your future. Paying for long-term care does not have to mean losing control over your life. Plan wisely. Know your options. Act now.

Send or call for your FREE Own Your Future Planning Kit.

To help you make decisions that are best for you, the U.S. Department of Health & Human Services now offers a free planning kit to help you plan for your future.

Let this kit help you:

Plan early and wisely: Learn about resources available to help you design financial and legal plans – and more.



"I'll admit it. I never really thought about my options for aging well until I realized how important it is to plan ahead for the future. So I started doing my homework and making plans."

Know your options: Get information on ways to plan for long-term living.

Take action: This kit has steps you can take now to begin owning your future.

Can I really own my future?

With the right plan and information, you can build a firm foundation for the years that lie ahead. This kit can help you get started.

Where do I begin?

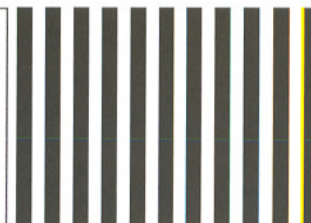
Please visit www.longtermcare.gov/campaign/co on the web, return the postage-paid card provided below or just call 1-866-PLANLTC (1-866-752-6582) to request your *Own Your Future* planning kit. TTY users should call 1-800-427-5605.

Para Español

Si usted desea recibir un paquete en español gratis para planear el cuidado a largo plazo, el cual contiene un libro de guía y materiales expresamente para Colorado, favor de marcar el cuadro que se encuentra al lado de la dirección en la Tarjeta de Respuesta. Estos materiales también se puede ser ordenado llamando al 1-866-PLANLTC, donde ellos se ocuparán de usted en español, o visitando www.longtermcare.gov/campaign/co por Internet. Los usuarios de TTY deben llamar al 1-800-427-5605.

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