

Long-term Care Qualification & Budget Objections (1–10)

1. “It’s too expensive.”

→ *Reframe cost vs. value; compare to real LTC costs.*

2. “I’m on a fixed income.”

→ *Offer benefit adjustments, inflation options, or shared care.*

3. “Can I wait until later?”

→ *Explain premium increases with age and health changes.*

4. “I need to think about it.”

→ *Use a soft close; revisit goals, family impact.*

5. “Let me check my budget first.”

→ *Shift to budget-based design; offer multiple tiers.*

6. “I don’t want to pay for something I may never use.”

→ *Highlight probability stats + asset protection.*

7. “This sounds like a lot of commitment.”

→ *Clarify flexible premium and benefit structures.*

8. “I’m not comfortable buying today.”

→ *Acknowledge; offer a “planning recap” follow-up.*

9. “I don’t know if I can justify the cost.”

→ *Compare costs with nursing home, assisted living, home care rates.*

10. “I want to see other quotes.”

→ *Offer to compare options together; educate on differences beyond price.*

Long-term Care Health & Eligibility Objections (11–20)

11. “I’m not sure I’ll qualify.”

→ *Explain underwriting; offer pre-qual option.*

12. “My health isn’t perfect.”

→ *Discuss carriers with lenient underwriting.*

13. “I have a preexisting condition.”

→ *Explain exclusions, look-back periods, work-around carriers.*

14. “I don’t want a medical exam.”

→ *Offer simplified underwriting carriers.*

15. “I’m too old for this.”

→ *Clarify max issue ages + value of smaller plans.*

16. “I’ll probably stay healthy.”

→ *Use probability data and “your health pays for a discount” angle.*

17. “I already have other insurance.”

→ *Explain LTC gap vs. Medicare/health insurance.*

18. “My doctor handles my care.”

→ *Explain custodial care vs. medical care difference.*

19. “I’d rather rely on my current plan.”

→ *Contrast what LTC insurance actually covers.*

20. “I feel fine right now.”

→ *Future-based planning; LTC rarely needed when you're healthy.*

Long-term Care Family & Emotional Objections (21–30)

21. “My kids will take care of me.”

→ *Use caregiver burden statistics.*

22. “I don’t want to be a burden.”

→ *Flip it: LTC is a gift of independence to family.*

23. “My spouse will handle my care.”

→ *Discuss caregiver burnout and age-gap risks.*

24. “We’ll take care of each other.”

→ *Address “what if both need care?” scenarios.*

25. “We’re hoping to age at home.”

→ *Show how policies fund home care.*

26. “My family lives close by.”

→ *Location doesn't remove care burden or skill needs.*

27. “We have strong family support.”

→ *Clarify financial + physical strain despite support.*

28. “My spouse doesn’t think we need this.”

→ *Offer a joint review; unify family goals.*

29. “I don’t want to think about aging.”

→ *Normalize planning; emphasize empowerment.*

30. “We don’t want to over-insure ourselves.”

→ *Offer right-sized plan; coverage ladder.*

Long-term Care Product/Understanding Objections (31–40)

31. “I don’t understand how this works.”

→ *Provide a simple, 2-minute breakdown.*

32. “What if insurance companies change things?”

→ *Explain contractual guarantees.*

33. “I heard LTC insurance is unreliable.”

→ *Share data on claims paid + regulatory protections.*

34. “Medicare will cover this, right?”

→ *Clarify Medicare’s very limited LTC coverage.*

35. “Isn’t Medicaid enough?”

→ *Explain spend-down rules and limitations.*

36. “I’m worried about premium increases.”

→ *Discuss rate history and design options to reduce risk.*

37. “What if the company goes out of business?”

→ *Explain reinsurance, guaranty associations.*

38. “Why is this paperwork so long?”

→ *Break down what each section means.*

39. “I want a simpler policy.”

→ *Offer stand-alone home care plans.*

40. “This seems too complicated.”

→ *Use analogies + simple visuals.*

Long-term Care Timing, Trust & Skepticism Objections (41–50)

41. “I don’t trust insurance companies.”

→ *Use claim statistics + regulatory oversight.*

42. “Is this a sales pitch?”

→ *Refocus on goals and needs assessment.*

43. “I don’t want to decide under pressure.”

→ *Affirm no pressure; set educated review timeline.*

44. “I’m not convinced this is necessary.”

→ *Revisit personal risk assessment.*

45. “This feels like fear-based selling.”

→ *Use factual, not emotional, data.*

46. “Maybe I’ll self-fund instead.”

→ *Compare asset outlay vs. leverage of LTC benefits.*

47. “What if I move to another state?”

→ *Explain portability of benefits.*

48. “What if my situation changes?”

→ *Show how benefits adapt; future flexibility.*

49. “I don’t want to lock into something long-term.”

→ *Offer policies with flexible design.*

50. “I need more time to research.”

→ *Provide curated, unbiased resources + follow-up plan.*