

# LTCI Watch: Never too young

## Opinion

By Allison Bell



### ***Time flies.***

One day about 13 years ago, I was walking through a store with my mom and my baby niece, who was about 4 months old.

She couldn't say much, but she pointed joyously at Disney toys -- and only Disney toys.

I was in the subway a few days ago, and had the good fortune to be standing near a mother and darling 1-year-old baby in a baby carrier. The baby wiggled angrily. The mother gave in handed him a thick rectangle of magic.

"iPhone!" the baby gurgled.

The take-home message: Even babies recognize brand names. Maybe fetuses are floating around in wombs thinking cranky thoughts about why no one let them help choose the new phone's operating system.

My 11-year-old daughter has had strong opinions about Progressive's Flo, the Aflac Duck and Allstate's Mayhem for several years. I think, to be honest, that, as much as she likes Flo, she's learned about the core idea of insurance -- that insurance protects against us against bad, unusual losses -- from Mayhem.

Yesterday, we were talking about the class hamster she will be bringing home in a week or so for her stint of weekend hamster caregiving duties. She mentioned that the hamster is 72, in hamster years, and I wondered aloud if the hamster had dementia.

"What's dementia?" my daughter asked.

She's already well along on the long-term care (LTC) planning education path.

She started on the path at birth, when my husband and I started caring for her, and learned important lessons when she visited her grandparents and great-grandmothers, and saw that her great-grandmothers needed extra help getting around.

Now she's learning that she can already do some things better than we creaky old parents can do them -- and that, in addition to the fact that we're boring, and likely will die someday, we may someday be able to do a lot less than we can do now. We might have problems with getting around ourselves. We might have dementia.

Maybe one thing long-term care insurers (LTCI) could do is to ask Mayhem to talk a little about what happens when people get really, really old. Or even for Big Bird to find a gentle, Big Bird way to bring up that topic.