



**DON
LEVIN,**

JD, MPA, CLF, CSA, LTCP, CLTC, is chairman of the board of the National Long Term Care Network and the managing general agent of PNW Insurance Services, a national brokerage which offers long term care insurance, short term recovery care, life insurance and annuities to the general public across the country. The long term care planning specialists and staff of PNWIS are proud to offer comprehensive individualized planning solutions to their clients while also working through a strategic alliance of financial planners, estate planning and elder law attorneys, CPAs, and other businesses and organizations.

Levin has been in the long term care industry since 1999, during which time he has been an award-winning agent, district manager, regional sales manager, marketing director, associate general agent, general agent, and divisional vice president. Levin is also a former practicing Attorney-at-Law, court-appointed arbitrator and is a retired U.S. Army officer.

In addition to his various law and life and health insurance licenses, and the above designations, Levin has also earned Green Belt certification through GE's Six Sigma program, and is a graduate of GAMA International's Essentials of Leadership and Management. He has also taught Managing Goal Achievement®, Integrity Selling® and The Way to Wealth® to hundreds of leaders and salespeople over the past fifteen years. He previously possessed FINRA Series 7, 24, and 66 licenses.

Levin earned his Juris Doctor from The John Marshall Law School, his MPA, from the University of Oklahoma, and his BA from the University of Illinois-Chicago. He is also a graduate of the U.S. Army Command and General Staff College and the Defense Strategy Course, U.S. Army War College.

He is a published author of nine books in a wide range of genre.

Levin may be reached via telephone at (509) 348-0206. Email: dlevin@pnwis.com.

To Be Or Not To Be...That Is The Question

Avoiding The Tragedy Of Long Term Care

The word tragedy was derived from the Greek word tragoidia which literally means "the song of the goat." It is called "the song of the goat" because in ancient Greece the theater performers used to wear goatskin costumes to represent satyrs. Today in theater and literature a tragedy is a work that has an unhappy ending. The ending must include the main character's downfall.

According to Aristotle, "A tragedy is the imitation of an action that is serious and also, as having magnitude, complete in itself; in appropriate and pleasurable language; in a dramatic rather than narrative form; with incidents arousing pity and fear, wherewith to accomplish a catharsis of these emotions."

William Shakespeare wrote a great number of plays. They ranged from comedies to tragedies. A Shakespearean tragedy is

characterized by a range of elements: A main character cursed by fate and possessed of a tragic flaw; a struggle between Good and Evil—external conflict imposed as a result of plot or opposing evil character, or an internal conflict where the hero has to struggle with his own demons.

Everyone considers the story of Romeo and Juliet as the quintessential love story but remember it was a tragedy—their love story most decidedly had a very unhappy ending.

A more contemporary definition of tragedy includes: "A lamentable, dreadful, or fatal event or affair; calamity, disaster." In my mind's eye, that definition would certainly include the ravaging effects of a long term care episode.

In our agency, we refer to ourselves as Long Term Care Advocates, but peel away the veneer, and we remain no different than

anyone else with an insurance license: We sell an insurance product—we are sales people. While we remain more popular than a car salesman or member of Congress, like every other sales industry our carrier partners measure our success in the amount of premium generated each year.

Because we are sales people it can be very easy to lose ourselves in the numbers related to premium sales, find ourselves caught up in the excitement of being a leading producer, reaping the benefits of this status while enjoying the luxury of exotic trips offered by the carriers—all the while forgetting about the *people* behind the policies and the numbers.

As an attorney in a former life I had experienced crafting hundreds of wills, for a multitude of clients, without having any of them die. To this day I still have several file cartons containing hundreds of wills in my garage. And then it happened: One of my clients died, and I was instructed by a family member and executor of the will that I should file the will with the Clerk of the Court and consider myself retained to represent the estate in court. That was a huge reality check for me. I had fallen into the trap of thinking of these estate planning clients in the abstract; it never occurred to me that someday one of them might even die and this intellectual exercise of selecting trustees, guardians, and the considered disposition of their worldly possessions could become a reality.

Fortunately for me, my first **claim** in the long term care industry arose only about seven months after I entered this new profession. Ironically, both of my clients had purchased their policies only a few months before, while in excellent health, even achieving preferred health status at ages 78 and 75 respectively. What went wrong? Their health took dramatic changes for the worse, in ways unimaginable, and the end for both of them came on very suddenly. Because I had promised to be the “face of their policies,” when the need to file claims arose they reached out to me, and I was both honored and a little overwhelmed to assist them with initiating calls to the claims department of the carrier. Fate smiled on me, and a very helpful claims analyst seamlessly took charge of the process, mindful of

making me “look good” to the clients and their family even though I was quite superfluous to the claims process equation, and provided great assistance in establishing care in the home for these two fine people.

A mere three months later I was walking through the post-funeral reception at their home, with their daughter on my arm gratefully introducing me as “Daddy’s long term care agent,” and encouraging people to take my business card (making me feel somewhat like a ghoul). Twenty years after that experience it still remains a surreal memory.

That otherwise tragic experience was a dramatic wake-up call for me and, without a doubt, made me into an advocate committed to spreading the word about how invaluable this insurance product can be if purchased early enough.

Those two gentle people, happy to still be mowing the lawn [in black knee socks, sandals, and Bermuda shorts] or working three days a week in a large retail store at the mall, enjoying life with their children and grandchildren, still remain larger than life memories to me. Meeting them, serving them, advocating on their behalf, impressed upon me how fragile life is for all of us, and how our worlds can be changed by an accident or a doctor’s visit or diagnosis; that our daily lives and routines remain subject to the randomness of fate and science.

Despite the fact that we live in the Time of Instant Everything, where information is literally at our fingertips with search engines such as Google, and news is available on a 24-hour basis, there are certain topics that remain far below the radar screen. While a baby is born to the Royal Family in England and the joyous news is spread instantaneously, or a plane crash anywhere in the world is a tragedy of which everyone becomes instantly aware, long term care is something so very few know anything about. Quite often it is not until a routine physical examination becomes a life changing event that people consciously begin to plan, much less think about, their long term care.

For years I have referenced Christopher Reeve and Michael J. Fox as “poster children” for long term care, even including them in the body of the home interview that I conduct with clients.

Christopher Reeve had it all. After studying at Cornell University and the Juilliard School in New York, he became known around the world as Superman. At 6’4” his natural physique allowed him to appear in this role in four major motion pictures. His life changed instantly and permanently, nay even *tragically*, when at age 43 he became paralyzed from the neck down following a horseback riding accident. He also required a respirator to assist with his breathing for the balance of his life. But for the good graces and fund raising efforts of close friends like Robin Williams (a fellow Juilliard classmate) he and his family would have faced cataclysmic financial disaster in terms of his long term care. He died nine years later at age 52.

At the age of 29 Michael J. Fox was at the height of his career. He had starred in the highly acclaimed *Back to the Future* trilogy, as well as other feature films, and was starring in the top rated television show when he was diagnosed with Parkinson’s Disease. He was able to continue for an additional seven years before publicly revealing the diagnosis, but was forced to semi-retire from acting at age 39 when the symptoms became problematic.

Long term care. What is it? More often than not it is an event like Reeves’, or it can also be a slow decline in health like Fox’s. Essentially, it is an episode of our life when we can no longer take care of ourselves during which we may need assistance with the Activities of Daily Living (ADLs) which include bathing, toileting, transferring, eating, dressing, and continence, or suffer from a form of cognitive impairment requiring custodial care due to safety concerns.

Life expectancy for those alive when Teddy Roosevelt was president was age 47. By the time his fifth cousin Franklin Roosevelt signed Social Security into existence, life expectancy had risen to age 63. Today it is over 81. We are living longer, dying slower. Advances in medical and pharmaceutical treatments, and the ability to adopt healthier lifestyles, favorably impacts and alters the demographics of our society and we continue to age in place.

James Doohan, Jimmy Stewart, Glen Campbell, Rosa Parks, Peter Falk, Pat Summitt, Perry Como, Charles Bronson,

Rita Hayworth, Norman Rockwell, Sugar Ray Robinson, Casey Kasem, Aaron Copeland, and Burgess Meredith. Robin Williams. Ronald Reagan. What do they have in common? Alzheimer's Disease. Like many of the thousands of people we've talked with over the years, none of them seriously considered they would ever have to deal with something as devastating as this disease. For this reason I am grateful for the opportunity to have helped each and every person who *has* purchased a long term care insurance policy and addressed this major risk in their lives.

Sadly, Alzheimer's is also known as The Long Goodbye, during which the afflicted patient slowly suffers mental and physical deterioration; it is a nefarious disease that effects people from all walks of life. It does not discriminate between the wealthy and the poor, the publicly famous and the private person. While hugely expensive financially, even worse is the emotional toll

on the circle of family and friends as their loved one slowly slips away.

Alzheimer's has always been with us. It was often referred to simply as dementia or as "hardening of the arteries," but largely did not reveal itself unless the afflicted person lived into old age. Today we also battle other debilitating diseases: Parkinson's and Muscular Sclerosis with Michael J. Fox, Muhammad Ali, Neil Diamond and Linda Ronstadt victims of these diseases, their voices being quieted.

When it impacts people we know due to their public profile, it may even temporarily raise awareness and maybe even serve as a call to action.

Global warming and climate change seems to be making weather across our country far more violent and extreme. We cannot alter it. But we can prepare for it. Likewise, we can't prevent the onset of long term care, but we can prepare for it so that its impact is not devastating.

Ronald Reagan made his affliction with Alzheimer's a matter of public record in order to raise awareness. I personally witnessed the courage and grace of his daughter Maureen, wife Nancy, and other family members as they publicly spoke lovingly and openly about the slow demise of this man.

Our clients, and those people not yet our clients, **need** to speak with us, to be educated, and to take action to be prepared for the pandemic impact of long term care. More than half of all claims are for cognitive impairment simply because we are living longer as a society, and over 71 percent are for female policyholders because of their greater natural longevity.

I resolved years ago that I was not content with being part of the problem, preferring instead to be part of the solution. I exhort all who are reading this to join me in this crusade. 🌍