



Rising healthcare costs are on everyone's mind, even for affluent people. In fact, 69 percent of affluent pre-retirees cite rising healthcare costs as one of their top fears in retirement, according to a survey from the Nationwide Retirement Institute. In fact, 63 percent of these affluent pre-retirees describe themselves as "terrified" of what healthcare costs may do to their retirement plans. But more than half (53 percent) say they are not comfortable talking to their spouse about these fears. One in ten stated they just didn't want to think about it.

However, ignoring a problem doesn't make it go away. Here are some steps you can take to plan for your healthcare in retirement:

**Start budgeting.** Figure out how much Medicare will cover and how much you'll need to come up with. Medicare won't cover all your medical expenses and it isn't free. Understanding what Medicare covers and what it doesn't will help you plan your healthcare strategy. For more detailed information, visit [medicare.gov](https://www.medicare.gov).

**Look at long-term care insurance.** Don't assume that you won't face a healthcare crisis. In fact, seven in ten people eventually need long-term care. The time to plan is now before you need help.

**Get healthy.** One of the best investments you can make is to pursue a healthy lifestyle. Exercise and proper nutrition can help you reduce future medical costs. And if you've been procrastinating about seeing your doctor or having a procedure done, schedule those appointments now.

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