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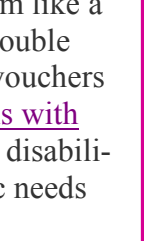
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Short-term care policies are not the answer for everyone. They may not cover all the levels of care that a long-term care policy would cover. As with any insurance product, buyers need to make sure that they understand what coverage they are purchasing. And these policies are not regulated to the same extent that long-term care insurance policies are, so there are fewer consumer protections.

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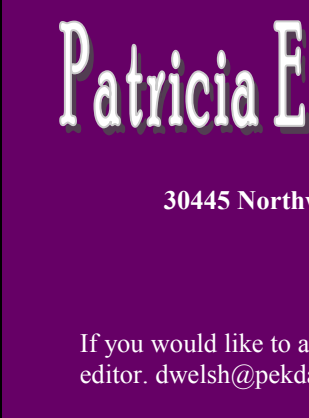
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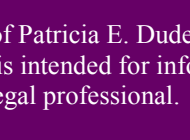
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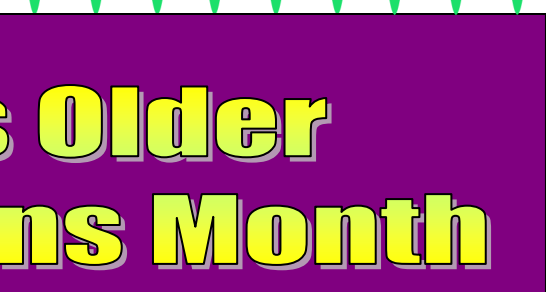
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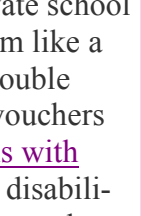
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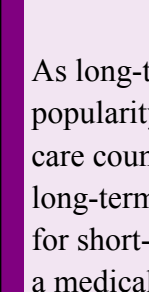
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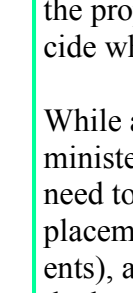
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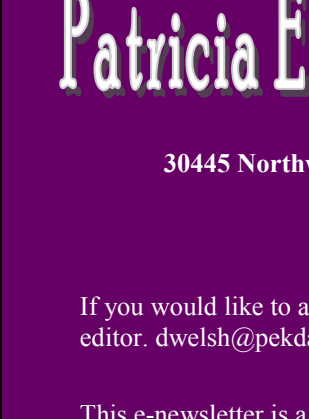
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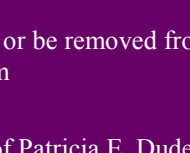
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