

Care Solutions News

2026 Long Term Care Market Outlook: A new era of interconnected care

The United States is entering a defining decade for long term care. As Americans live longer, the need for care is expanding faster than the systems designed to support it. Families, caregivers, health care providers, insurers, employers, researchers and government programs are all feeling the strain. The OneAmerica Financial 2026 Long Term Care Market Outlook introduces a new framework — **Interconnected Care** — recognizing that no single solution or stakeholder can address these challenges alone.

Three powerful forces are reshaping the long term care landscape. First, care planning is moving upstream. Advances in brain health science, early screening, lifestyle medicine and digital health tools are shifting long term care from a late life crisis response to a preventive pathway. Earlier detection and planning help families make informed decisions sooner, reducing crisis driven choices and caregiver burnout.

Second, the caregiver workforce crisis has emerged as the most significant constraint on future care access. Demand for care continues to rise while the supply of professional caregivers declines, driven by burnout, low wages and high turnover. Technology can support caregivers — but it cannot replace human relationships at the heart of quality care.

Finally, family caregivers remain the backbone of the long term care system, yet they are under unprecedented emotional, financial and structural pressure. Multigenerational households, particularly Gen X families, are balancing aging parents, children and their own future care needs — often at great personal cost.

2026 is a year to grow together. Meeting the long term care challenge requires shared responsibility and coordinated action. Prevention without access falls short. Financing without caregivers fails. Growth — across families, organizations and the industry — depends on collaboration, alignment and innovation.

[Read the full 2026 Long Term Care Market Outlook report](#) to explore the data, insights and opportunities shaping the future of care — and how interconnected solutions can help us grow stronger together in 2026 and beyond.

OneAmerica Financial Care Solutions is proud to collaborate with financial professionals and organizations across the care ecosystem — delivering

innovative solutions that help families prepare earlier, caregivers feel supported and long term care outcomes improve.

Now is the time to lean in. We encourage our teams and distribution partners to continue engaging clients and their families early, elevating the long-term care conversation and reinforcing the importance of planning ahead. Demographics make one thing certain — the need for long-term care solutions is only growing. Together, we are well positioned to meet it, today and for generations to come.

Highlights & insights

Hear from ILFS President Dennis Martin

Dennis Martin, President of Individual Life & Financial Services at OneAmerica Financial, was recently featured on the “Voices of LTCI” podcast, which is hosted by The Helper Bees CEO Char Hu. During the conversation, Dennis and Chu talk about strategy, culture and leading in this ever-changing marketplace.

[Tune into the podcast](#)

Looking to lead with empathy in your conversations with clients? Read Dennis’ recent article, “[Getting to the heart of things: Adding TLC to LTC](#)” in the March/April edition of Aspire Magazine. Additionally, [his recent message](#) builds upon this theme, reflecting on how connection, clarity and growth shape the way we show up for those we serve.

OneAmerica Financial earns national long-term care award

On March 9, OneAmerica Financial was honored with an **ILTCI Recognition Award**, celebrating our organization’s leadership and lasting impact on an industry we have helped shape for decades.

Since 1989, the companies of OneAmerica Financial have pioneered innovative Care Solutions and championed a more thoughtful, consumer focused approach to long-term care planning, setting new standards for protection and support.

“We are honored to receive this award for the important work we do to provide innovative products and caring expertise for our customers,” said Dennis Martin, president of Individual Life and Financial Services at OneAmerica Financial.

The award includes a charitable contribution designated by the conference, which OneAmerica Financial will direct to Aging Forward, the organization selected by ILTCI for this year’s event.

[Read the full press release](#)

Advisor Magazine spotlight

As clients explore ways to strengthen their long-term care strategies, many are unaware that existing assets, including idle annuities, can play a more dynamic role in funding future care needs.

In Advisor Magazine's recent "[Unlocking Idle Annuities](#)" article, Jeff Levin shares how repositioning underperforming contracts can create better leverage and improve tax outcomes, ultimately enhancing client support for long-term care planning.

Did you miss the webinar?

We recently hosted a webinar focused on our 2026 Long-Term Care Market Outlook. Our distinguished panel, featuring a professor of neurology, senior care company founder, and licensed clinical social worker, provided some amazing insights you can begin using for the benefit of your clients today.

[Access webinar recording](#)

[Download the full report](#) to keep the conversation going, and [visit our website](#) to for additional long-term care insights.

Upcoming Flex Underwriting update

To help ensure a smooth eApp experience, we will be performing a scheduled update to one of our Flex Underwriting tools in the early hours of **Saturday, March 28**. While this upgrade is designed to improve performance, there may be brief impacts to in progress applications.

How to prepare

- **Submit cases early:** We encourage you to submit any inflight cases **before 10 p.m. ET on Friday, March 27**.
- **For cases already in Part 2:** Applications that have completed the HIPAA lock but are not submitted by **10 p.m. ET on March 27** may experience processing disruptions during the update window.
- **Working early on March 28:** You may experience temporary interruptions while the update is in progress.

We're here to help

This update is part of our ongoing commitment to improving your eApp experience. Thank you for your continued collaboration.

Resources & reminders

Interest rate updates

Rates for some OneAmerica Financial company products changed **Sunday, Mar. 15**. [Review the changes](#) that recently took effect.

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