

Grammy Winner Amy Grant Shares Heartfelt Life Lessons

Grant recommends the National Association of Insurance Commissioners as an unbiased resource for complex insurance decisions



WASHINGTON, D.C. (April 9, 2013) — Grammy-winning singer-songwriter Amy Grant knows firsthand the complex emotional and financial decisions facing today’s baby boomers. The lessons she learned caring for her mother and now her aging father are the focus of a new television public service announcement (PSA)

<http://www.youtube.com/watch?feature=player_embedded&v=jJ3G74ZCc8A> for the National Association of Insurance Commissioners (NAIC).

In 2011, Grant moved her mother into her home to surround her with family during her final days battling dementia. Today, Grant and her sisters are caring for their dad as he suffers from the same debilitating disease.

“At first I found myself asking, ‘Why is this happening to my family?’” Grant says. “But somewhere along the way I realized these were the last great lessons from my parents: Protect the people and things you love. Enjoy every second life gives you. And, plan ahead so when unexpected turns come, you’re ready.”

Filmed at Grant’s home in Tennessee, the PSA features the singer’s reflections on how making tough family choices, including insurance decisions, are more bearable when you’re prepared and have the resources you need to make informed choices. The NAIC helps consumers evaluate their insurance options and connect them to their state insurance department for additional information.

“Fortunately, I have the emotional support of my sisters, husband and kids. My family is blessed not to have the typical financial concerns,” Grant says. “But I know everyone isn’t as lucky.

That's where the NAIC comes in. They offer unbiased insurance information you can trust – no strings attached.”

Mapping the Journey

“Both my parents were in their seventies when the first signs of dementia appeared,” Grant says. “At first I thought it was just old age, especially since nobody else in our family had ever had dementia. Still, knowing what you're dealing with doesn't make it any easier. One night as I was leaving for a concert my mom asked, ‘Oh, you sing?’ I barely kept it together until I got out the door.”

These experiences prompted Grant to partner with the NAIC to help consumers get smart about insurance so they can have peace of mind while navigating life's inevitable twists.

“The NAIC and Utah Insurance Commissioner, Todd Kiser, can help you make sense of the most complicated insurance situations,” says Jim Donelon, NAIC President. “Whether you're caring for elderly parents, planning your own retirement, or sending kids off to college, the NAIC and the Utah Insurance Department are here to help you understand the options so you can choose the coverage that meets your needs.”

Here are some [tips](#) from Amy Grant for caregivers of adult parents:

- * **Create a plan:** Instead of living in fear, frustration and regret, be proactive. Establish a [plan](#) that provides your loved one the care he or she needs, and allows you to actually enjoy the time you have together.
- * **Solicit support:** Don't be afraid to ask for help. Delegate responsibilities among the community of individuals who care for your loved one. Caring for a parent while working a full-time job and raising kids is draining, emotionally and physically.
- * **Talk about finances:** Long before you think you need to, review your parents' insurance information to ensure you understand their wishes and to make changes together. If your parent is considering purchasing an [annuity](#), additional [life](#) insurance or [long-term care](#) insurance, be sure to do the research. The NAIC [Insure U program](#) can help you better understand these options.

According to the NAIC, another important step is to make sure your parent enrolls in Medicare <<http://www.medicare.gov/default.aspx>> before age 65. Be sure to review their coverage to determine if they need [Medicare Supplement](#) Insurance, also known as [Medigap](#).

To view the PSA and find audio interviews and more insurance tips for baby boomers, visit <<http://www.insureuonline.org/boomers>>, or contact the [Utah Insurance Department](#) for information specific to where you live.

The Utah Insurance Department is a State agency. Its mandate is to regulate insurance marketed and sold in Utah. Currently over 90,000 agents, agencies and insurers are licensed; domestic insurers are audited to verify financial stability and compliance with insurance laws; administrative action is taken against licensees found to be in violation of insurance laws; calls from residents with questions or complaints are taken; and licensees and residents are

educated regarding insurance. For more information visit <http://www.insurance.utah.gov/> or call toll free in-state @ 1-800-439-3805 or locally @ 801-538-3077.

About the NAIC

The National Association of Insurance Commissioners (NAIC) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer review, and coordinate their regulatory oversight. NAIC staff supports these efforts and represents the collective views of state regulators domestically and internationally. NAIC members, together with the central resources of the NAIC, form the national system of state-based insurance regulation in the U.S. For more information, visit www.naic.org <<http://www.naic.org>>.