MIAMI, FL, September 18, 2013 /**24-7PressRelease**/ -- Many people think of retirement as the finer aspect of life, filled with spending time with family, not working, and traveling. But it also has a dark side that most people shy away from addressing; health care. Preparing for the possibility of a long-term illness is imperative for a person's senior years. Financial sensibility assists in avoiding struggles for you and your family. Relying on government help alone may not sustain a lifestyle through those times if age related diseases render a person ineligible. A nursing home on average costs over eighty thousand dollars annually.

An option for retirement is long-term care insurance and starting early is the key. If enrolled in the fifties, premiums are lower and payouts are higher. Pre-existing conditions can and will affect their decision to cover consumers. Delaying planning can limit options severely when health care costs are the "ticking time bomb" for American retirees. Many people take comfort in reducing uncertainty by setting up a long-term health care plan ahead of time in order to focus on the brighter parts of the latter stages of life.

"Leading Edge with Jimmy Johnson" will assist viewers in formulating a plan for long-term care while focusing on financial education. The "Leading Edge" series will also feature financial advisors and consultants that will take a hands on approach to guiding viewers through the preliminary process of resolutions.

The series is distributed to Public Television stations throughout the United States and is not distributed through PBS. Please visit the Leading Edge website at http://www.leadingedgeseries.com or email the producers at info@leadingedgeseries.com for more information.