

**Title: Long-Term Care Insurance: Information Frictions and Selection**

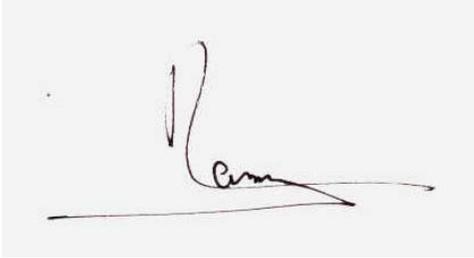
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**Disclosure Statement**

I have no personal financial conflict of interest for this article, nor does anyone in my household. I have no direct financial position with an *interested* party with a stake related to this article.

I have not received compensation for this research.

A handwritten signature in black ink on a light gray background. The signature is stylized, starting with a vertical line that curves to the right, followed by a horizontal line that extends to the right and then curves back to the left. The name 'Carm' is written in a cursive script below the main stroke.