

Long Term Care Newsletter Helps Preserve Solvency and Sanity While Caring for Loved One

Subscriptions Available Free from LTC Financial Partners

KIRKLAND, Wash., Feb. 27 (SEND2PRESS NEWSWIRE) – If you suddenly have to care for an incapacitated parent or spouse, the impact can be life-changing. Rising care costs can devour your estate or inheritance. And your loved one's daily needs can make you into a full-time caregiver.



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"But it doesn't have to be that way," says Jonas Roeser, Senior Vice President of Marketing & Operations for LTC Financial Partners, the nation's most experienced long term care insurance brokerage. "Our newsletter tells how." Guidelines for preserving solvency and sanity are offered in the Winter 2008 issue of "Caring Is Sharing," published by Roeser's organization.

The lead article presents good news from Washington: the Deficit Reduction Act of 2005 (DRA) expands the National Long-Term Care Partnership to all states. "This empowers every state, from New York to California, to reward residents who purchase long term care insurance," says Roeser. The rewards can be substantial. For example, if a resident purchases a Partnership

policy, "it may mean they can keep as little as \$100,000 up to ALL their assets and still qualify for Medicaid should their private LTC benefits run out."

The article describes the conditions and provides a web link and toll-free access to more detailed information. (States must pass their own legislation to activate the Partnership plans; many have already done so.)

Other articles in the newsletter cover a variety of financial and lifestyle topics:

- * Who will be the caregiver for your loved one? It doesn't have to be you, at least not as a full-time commitment. A menu of five care source categories is offered, each allowing you to keep on with your life.

- * How can you find the right financial advisor for your situation? You'll want someone who's long-term-care-savvy. This article gives five "credentials" to look for.

- * Tips for helping an aging loved one maintain dignity. This article also shows why appropriate respect helps preserve family harmony.

- * The special rewards of going back to work, on one's own terms, once retired. Care needs of a loved one don't have to be an obstacle. This article also discusses the Social Security implications.

In addition, the newsletter includes a free offer for "Dignity for Life – Five Things You Should Know Before Considering Long Term Care Insurance," sold on Amazon.com for \$8.95.

The 4-color newsletter is available in print and downloadable formats. Subscriptions may be requested at www.ltcfp.us/ltcfp/newsletter.html. Individuals may also, at the same time, request competitive long term care insurance quotes from 6 leading carriers.

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