

Living in Style in Spite of Needing Long Term Care – New Guidebook Shows How

Longer-Living Americans No Longer Have to Resign Themselves to Bleak Nursing Homes or Care by Relatives.

KIRKLAND, Wash., Oct. 27 (SEND2PRESS NEWSWIRE) – The good news is that Americans are living longer. The bad news is that millions are outliving their money; and when they need long term care, they face bleak prospects. According to a new guidebook from LTC Financial Partners, LLC (LTCFP), the unprepared are either forced to move into a nursing home funded by Medicaid, or to live with relatives who must disrupt their lives to care for them.

But it doesn't have to be that way. According to the guidebook – [“3 in 4 Need More: Long Term Care Planning Today”](#) – there are ways to keep on with the life you love (if you have a long term care policy or money set aside):

- In-home care: A paid professional provides the assistance you need – for eating or moving around, for example – in the privacy of your own home. This lets you maintain relationships with family, friends, and pets; and continue the activities that make life worthwhile.
- Assisted living: With this option you move into an apartment in a condominium-style complex where levels of care are readily available. Upscale assisted-living facilities often sport amenities such as a library, recreation area, on-site shopping, fine dining, and even university-level instruction or lectures. Many residents form new friendships, learn a new language, pursue a hobby, or continue a professional interest.
- Adult day care / community care: This option is for people who can afford part-time in-home professional care, or who live with others (usually their grown children) who can assist them at night but not during working hours. You would typically go to a community center where you can socialize, eat one or two meals, read, or pursue an interest; and then return home for the night.

Of course nursing homes, at various levels of quality, are also an option.



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“We’ve moved beyond yesterday’s long term care, limited to bleak nursing homes and relative care, but you’ve got to be able to pay for it,” says Denise Gott, co-author of the guidebook and Chairman of LTCFP, the publisher.

The guidebook details the seven essentials of long term care planning today:

1. Knowing your risks.
2. Considering who will care for you.
3. Paying for long term care.
4. Doing your homework.
5. Designing the right plan for you.
6. Doing your homework.
7. Working with a specialist.

For example, did you know that a majority of Americans over 65 will need long term care at some point; and that nursing home costs are projected to rise to more than \$175,000 per year on average by 2021? Do you really want your son or daughter to quit their job to bathe you and feed you, or would you prefer a professional caregiver? Have you saved the hundreds of thousands it may require for professional care over multiple years; or would a long term care insurance policy make more sense for you?

These and other key questions are answered by the guidebook. In particular, the importance of working with an impartial long term care insurance specialist is stressed. “You need help in picking a sound carrier, getting the policy features you want, and keeping your premium as low as possible,” Gott says.

“3 in 4 Need More: Long Term Care Planning Today” is available free, in eBook form, at www.ltcfp.us/3in4guide.html. The guidebook includes links to LTCFP and to the LTC Hotline, which gives access to impartial long term care specialists in every state.

The guidebook’s co-authors include three LTC experts in addition to Gott: Gary Melnikoff, Todd Grove, and Gene Cutler.

“Needing care no longer means needing to be isolated or dependent,” Gott says. “If you get a good long term care policy, you can keep on living a dynamic, full life.”

LTC Financial Partners LLC (LTCFP) is one of the nation’s largest and most experienced long-term care insurance agencies. It includes 550 independent agents, all specialists in long-term care insurance. Inc. magazine recently placed LTCFP No. 16 in the insurance category in its annual ranking of the 5,000 fastest-growing companies in the nation. Among insurance agencies, LTCFP is the fastest-growing one focusing exclusively on long-term care insurance sales.

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