

Long Term Care Insurance for the Gay and Lesbian Community: Different Needs Require Special Help

KIRKLAND, Wash., Nov. 16 (SEND2PRESS NEWSWIRE) – Like other longer-living Americans, gay males and lesbians (as well as bisexuals and transsexuals) face the prospect of eventual incapacity and the need for long term care. But they have special problems getting that care when needed, according to [LTC Financial Partners, LLC](#) (LTCLP), one of the nation's largest and most experienced long-term care insurance agencies.

Those problems include:

- More limited support network. Since gays and lesbians are less likely to have children than heterosexuals, they have fewer immediate family members available for care giving. Financial help from children, to pay for professional care, is also less available.
- A high proportion of gay and lesbian seniors have only themselves to rely upon. Nearly 80 percent live without a life partner or significant other, while a majority of married seniors live with a spouse, according to a February 2006 report from the National Gay and Lesbian Task Force.
- Social Security presents obstacles too. For example, widows and widowers receive Social Security survivor benefits. Surviving same-sex partners get nothing.

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"The playing field isn't level," says Ana Celestino, Business Development Specialist with LTCFP. Rhonda Guilin, an LTCFP Sales Manager and Member of the Board, shares Celestino's observation and commitment. "Gays and lesbians, as well as bisexuals and transsexuals, need to get LTC education in order to make good choices," she asserts. She and Celestino point to these LTCFP measures:

One is to highlight the importance of long term care insurance for gays and lesbians who can afford it. "Unless they lack resources and qualify for Medicaid, they should definitively protect themselves with private insurance," Guilin says, "because, with their more limited family and federal resources, they're at greater risk."

Another key LTCFP measure is guiding gays and lesbians to insurance carriers that cater to their needs. "We've picked forward-looking underwriters that are gay-and-lesbian-friendly," says Celestino."

These carriers offer provisions such as:

- Discounts for same-sex partners who have lived together for more than three years.
- The option to share benefit dollars when one partner's benefit limits have been exceeded.
- The option to receive extra "stay-at-home" funds for home modifications, caregiver training, home safety checks, and medical alert systems.

Guilin's and Celestino's organization 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.

"We aim to be leading champions of gays and lesbians as well as racial and other minorities," says Guilin.

More information on LTCFP and access to agents in all states is available at www.ltchotline.com.

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