

'True Cost' Estimates Now Available for Buyers of Long Term Care Insurance

KIRKLAND, Wash., Nov. 22 (SEND2PRESS NEWSWIRE) – Today LTC Financial Partners LLC (LTCFP) announces the availability of “true cost” estimates for long term care insurance policies from multiple carriers. According to LTCFP, the actual out-of-pocket expense of any LTC policy is usually less than the stated premium. Why?

“For one thing, Uncle Sam offers tax deductions that have been going up every year,” says Jonas Roeser, LTCFP’s Senior Vice President of Marketing & Operations. “Also, many states offer additional tax deductions or credits.”

For qualified policies and eligible individuals, federal deduction limits can range from hundreds to more than \$4,000 per year. Some states offer no additional tax breaks, but a majority do, either in the form of a deduction or credit. “It varies with each taxpayer and their state of residence,” says Roeser.

In addition, premium cost may be further trimmed by –

- Finding if the individual may be enrolled in a lower-cost group plan sponsored by their employer or an association,
- Foregoing expensive benefit features that aren’t needed in every case, and
- Shopping for the best price and feature set among competing carriers.

The “true cost” estimates are available by phone, at no cost, from the following state-certified agents:

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