

Thanksgiving – A Perfect Time to Talk Turkey About Long-Term Care

KIRKLAND, Wash., Nov. 21, 2011 (SEND2PRESS NEWSWIRE) – Thanksgiving is a time to join with family to say thanks for life's blessings. It can also be a time to make sure those blessings continue year after year, uninterrupted by the financial impact of long-term health issues. "According to the U.S. Department of Health and Human Services, about 7 in 10 of us over age 65 will need long-term care at some point," says Denise Gott, National Sales Manager and Chairman of the Board of LTC Financial Partners, LLC (LTCFP).

"But when you consider that several family members are at risk," she continues, "the odds of your family unit being impacted are almost 100 percent."

This hard fact doesn't have to be bad news, though, Gott asserts. She recommends bringing up the LTC issue at some point Thursday. "When is a better time?" she asks. "Everyone will be together in one place. And hopefully everyone will be in a relaxed, receptive frame of mind."

Questions that might be raised include –

* If you, your spouse, Mom or Dad, your brother or sister, or other family member suddenly needs long-term care, how will it be paid for? Is an LTC insurance policy in force? If not, would it make sense to look into one?

* If Mom or Day, say, were to need long-term care suddenly, who would have the time to care for them personally if there's no insurance to cover professional care? Who has a spare room, or who could afford time away from work or family responsibilities?

* What about the question of inheritance? Are you expecting something from Mom or Dad – to help pay your kids' college bills, perhaps? Or if you're the aging Mom or Dad, are you expecting to pass something on to your family? Remember that long-term care expenses can quickly consume one's assets, leaving little or nothing to bequeath.

* Is Medicaid an option you're considering for long-term care expenses? If so, remember that one must exhaust assets in order to qualify for Medicaid.

"Why not make every Thanksgiving, from here on, a little more hopeful – by attacking the long-term care threat now?" Gott asks. "Consider all the thinking and discussing you do just to plan for the turkey dinner and getting together. Why not make time for a side conversation on long-term care – an issue vital to everyone's future happiness?"

LTC Financial Partners is one of the nation's largest and most experienced agencies specializing in long-term care insurance. More information is available at the LTCFP website: <http://www.ltcfp.com> .



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LTCFP is a co-founder and sponsor of the “3 in 4 Need More” campaign, which seeks to alert Americans to the long-term healthcare crisis, and to multiply the number protected by long-term care planning. The 3in4 Association is currently sponsoring the 3in4 Caregiver Contest, which has \$50,000 worth of prizes in the form of a home caregiver makeover, as a way of “saying thanks”: <http://3in4contest.com/index.html> .

*(Photo Caption: LTC Financial Partners National Sales Manager and Chairman of the Board Denise Gott.)

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