

Millions in Workplaces May Get Long-Term Care Insurance, According to Industry Leader Offering Special Report

KIRKLAND, Wash., May 23, 2012 (SEND2PRESS NEWSWIRE) – Today LTC Financial Partners, LLC (LTCFP) announces an agreement with EraNova Institute to distribute a special report on the future of long-term care insurance (LTCI) as an employee benefit. The report will be made available by LTCFP to selected employee benefit brokers, human resource managers, and heads of business and non-profit organizations. Titled “The LTC Benefit Battle,” the EraNova document is based on interviews with leaders in the insurance, healthcare, and employee benefit fields.

“This report is quite significant,” says Cameron Truesdell, CEO of LTCFP, “because it paints an accurate, bright picture for long-term care protection in American workplaces. And it answers questions about the viability of LTCI as an employee benefit.”

Some carriers have withdrawn from the group LTCI market, fueling fears that the benefit might be losing favor. “But the industry is merely adjusting and regrouping, as the report finds,” Truesdell says. “There’s a struggle going on between two types of the benefit, group LTCI and voluntary multi-life LTCI. Both have a future but multi-life is set to come on strong.”

With multi-life LTC insurance, there is no master policy as with the traditional group benefit. Individual policies are issued to each insured member, and there is usually greater flexibility in policy design. “Multi-life fits today’s dynamic, fast-evolving organizations,” says Truesdell. “It can work with as few as three employees or as many as tens of thousands.”

The 12-page report sees a large market potential for multi-life based on its value to three constituencies. For employees it protects earning capacity as well as retirement assets. For employers it bolsters productivity of an aging workforce and helps retain the best talent. For Uncle Sam and the states it reduces reliance on Medicaid to pay for care.

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For \$50 per copy, the report is also available from the Long-Term Care Insurance Guild (a service of EraNova), at <http://ltcguild.ning.com/page/ltcbb>. A shortened version is scheduled to appear this summer in Employee Benefit Adviser, a leading trade journal for human resource and benefits decision makers as well as brokers, advisers and consultants.

LTC Financial Partners LLC – <http://www.ltcfp.com> – is one of the nation’s largest long-term care insurance agencies, offering LTC education and solutions for worksites as well as individuals. In California the company is known as LTC Partners & Insurance Services. LTCFP’s Worksite Division – <http://www.worksiteacademy.com> – offers opportunities for employee benefit brokers and LTCI agents wishing to focus on worksite needs. The company is a proud supporter of the 3in4 Need More campaign – <http://www.3in4needmore.com>.

EraNova Institute – <http://www.eranova.com> – is a think tank specializing in business research and public relations.

– Photo Caption: LTC Financial Partners CEO Cameron Truesdell.

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