

Five Questions to Ask a Long-Term Care Specialist Following the Supreme Court's Obamacare Ruling

KIRKLAND, Wash., July 18, 2012 (SEND2PRESS NEWSWIRE) – When the Supreme Court upheld The Patient Protection and Affordable Care Act (“Obamacare”), uncertainty about health insurance abated. But what about long-term care insurance, which covers in-home, nursing-home, and assisted-living care – expensive services scarcely addressed by regular insurance or Medicare? That issue remains as head-scratching as ever, according to [LTC Financial Partners, LLC](#) (LTCFP), one of America’s most experienced long-term care insurance agencies.

So, what to do? “The best bet – for any individual, family, company, or group – is to talk with an LTCI specialist about their particular situation,” says Denise Gott, LTCFP’s National Sales Manager. She recommends asking five key questions:

1. “Based on our health history, what are the chances any of us will ever need long-term care?”
2. “In our financial situation, is Medicaid a viable care option?”
3. “What are the pros and cons of relying on savings, life insurance, or reverse mortgages to pay for care?”
4. “In our case, following the court’s decision, how do federal and state laws affect tax breaks or other LTC-related benefits?”
5. “Given all the facts about us, is LTC insurance the best bet, and what does it cost?”

The following state-certified agents, all LTCI specialists, are available for questions by phone:

- CA: Jim Valentine – 408-792-0540
 - CA: Todd Stein – 415-861-5088
 - CA: Sarah Fisher – 510-230-4301
 - CA: Paula Taylor – 510-763-5002
 - CA: Laura Weber – 714-674-0190
 - CA: Jeffrey Flanzer – 805-701-0085
 - CA: Sandra Stanley – 888-316-8919
 - CA: Phyllis Solgere – 909-627-5587
 - CA: Petra Petry – 949-351-0347
 - CA: Michael Scoles – 408-264-1759
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- CT: Leonard Wik – 860-432-1870
 - CT: Steve Foss – 860-539-0674
 - CT: Larry Golfin – 860-677-4075

FL: Janet Washburn – 239-404-7590
FL: George Braddock – 305-378-8091
FL: Jerry Grubba – 727-515-1910
FL: Strother Hammond – 813-215-1524
FL: Mike Rou – 904-276-9583

GA: Amy Pollock – 404-237-1189
GA: Belen Hickman – 404-245-2444

ID: Linda Hicks – 208-331-2803

IL: Bobbi Foster – 630-513-0034
IL: Cheri Davis – 773-531-0669
IL: Robin Frank – 773-774-2600

IN: Kirk Bennett – 260-969-1310

MI: Marybeth Bayer – 734-222-9882
MI: Tom Varner – 810-796-2405

MN: Jennifer Ragborg – 952-898-2750

MO: Keith Eisberg – 573-303-3007
MO: Wendy Rinehart – 816-886-2358

NE: Larry Neuwirth – 308-635-2023
NE: Larry Heinert – 402-339-8643

NJ: Gary Melnikoff – 201-265-1958
NJ: Richard Landau – 201-476-0880
NJ: Michael B. FitzPatrick – 973-968-3394

NY: Ronald Brie – 212-799-3900
NY: Michael Robinson – 516-612-4936
NY: Ray Donnelly – 516-747-1809
NY: Gene Cutler – 516-869-6767
NY: Jay Charno – 516-935-4029
NY: Jennifer Lenihan – 631-262-7167
NY: Susan Lenihan – 631-262-7167
NY: Sheila White – 631-893-4040
NY: Dana Dee – 716-983-1316
NY: Virginia Lee Kintz – 866-582-6074
NY: Steve Brefere – 914-234-7767

OH: Pattianne Baran – 216-409-0859
OH: John Cullen – 419-797-9210
OH: Thomas Hodges – 513-519-6010
OH: Brenda Gray – 513-541-3968

OK: Samuel Walker – 405-816-0868

OR: Diane Steeves – 503-297-7677

PA: Anthony Camill – 412-445-6171
PA: Ted Soslow – 610 642 3332
PA: Cathy Allen – 610-588-0852
PA: Kevin Bressler – 610-783-6970

SC: Pamela Loesch – 843-856-4141

TN: Mark Wardell – 901-337-4146
TN: Teresa Will – 931-619-1852

TX: Madeline Wade – 214-295-8926
TX: Kat Roebuck – 281-431-4033
TX: Kim Beckham – 361-579-9663
TX: Kay Nettles – 713-466-4614
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VA: Michael Zuchowski – 757-467-1354
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WA: Christine Khemis – 888-582-5364

WI: Lynette Schiefer – 920-434-4559

WV: Deborah Bailey – 304-744-0111.

Callers may ask any specialist for information applying to states not listed above.

LTCFP (<http://www.ltcfp.com/>) is a proud supporter of the "3 in 4 Need More" campaign: <http://www.3in4needmore.com/> .

– *Photo Caption: LTCFP National Sales Manager Denise Gott.*

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