

New Answer to America's Long-Term Care Crisis: LTC Insurance and Beyond

KIRKLAND, Wash., Jan. 29, 2014 (SEND2PRESS NEWSWIRE) – Nearly 70 percent of Americans over 65 will need long-term care (LTC) services at some point, according to the U.S. Department of Health and Human Services. That includes the majority of Baby Boomers, 78 million strong, now moving into their retirement years. Yet only a small percentage are protected by long-term care insurance. Estimates range from 8 percent to 10 percent for adults 55 and older. For this reason, [LTC Financial Partners, LLC](#) (LTCFP) announces their LTC Solutions campaign, which is a simple answer to a big, seemingly intractable problem.

“We’re facing a long-term care financing tsunami,” says Mark Goldberg, LTCFP’s National Sales Manager. “Without LTC insurance or some other means of paying, how will all these people get the care they need? Must they deplete their retirement savings? Or become an issue for their spouse, children or other relatives by having them become their caregivers?”

Most people are concerned. In a recent Harris Interactive/HealthDay poll, two out of three Americans expressed uncertainty and anxiety about meeting the costs of nursing home, assisted-living, or home-care services. The majority of respondents, 78 percent, called the situation “serious” or “somewhat serious.”

What’s to be done about it?

LTC insurance, one good answer, doesn’t fit all budgets; and not everyone is healthy enough to qualify.

LTCFP’s new, broader answer is their advisory process and suite of solutions. “The key is what we call LTCFP Solutions Specialists,” says Goldberg. “They are dedicated insurance agents that have the knowledge, training and resources to cut through the confusion, consider the full range of payment options (including but not limited to LTC insurance) and quickly identify the solution that best fits the individual’s situation.”

Goldberg stresses that his organization is committed to the LTC Solutions focus “so absolutely everyone can find the best path and breathe easier.” LTCFP used to focus on long-term care insurance exclusively. But since not everyone will avail themselves of this kind of program, “we’re reaching out to help millions more with our broader, more personalized advice and solution set.”

The program embraces a growing array of payment options:

- * LTC insurance policies from multiple carriers,
- * Annuities with tax-advantaged LTC features,
- * Life insurance policies with LTC riders,
- * Reverse mortgages (available through an affiliate),
- * Critical illness insurance,

* And additional protections on the horizon.

The LTC Solutions advisory process also offers special options for employee and association groups.

The advisory process couldn't be simpler. "There's no need for extensive reading, Internet searching, or in-person meetings," says Goldberg. "It starts with just a brief consultation on the phone or the Internet with one of our agents who specialize in the various LTC Solutions products."

The specialist learns more about a person's health, assets, family situation, and objectives. Then the specialist lays out customized solutions that fit the individual's circumstances. When appropriate, the specialist does additional research, consults other experts, and gets back to the client. "We think people will quickly gain confidence in our specialists' knowledge, impartiality, and personal concern," says Goldberg.

In rolling out the LTC Solutions campaign, Goldberg will work closely with Cameron Truesdell, President and CEO; Denise Gott, Executive VP and Worksite Sales Manager; Steven Kramer, Western Supervisor of Sales; Matt McCann, Eastern Supervisor of Sales; and hundreds of specialists serving all states.

To serve an anticipated surge in clients, LTCFP is seeking new specialists to join the existing force. "Since our new market is several times larger than the LTC insurance market alone," says Goldberg, "we just don't have enough people to handle the volume." Information is available from Amy Cain, Recruiting Leader, at 765-896-9575.

LTC Financial Partners – <http://www.ltcfp.com/> – is one of America's largest and most experienced long-term care insurance solutions agencies, serving employee groups and associations as well as individuals. The company 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.

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* Photo Caption: LTCFP National Sales Manager Mark Goldberg.

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