

# November Is Long-Term Care Month Seven Times Over

KIRKLAND, Wash., Nov. 15, 2013 (SEND2PRESS NEWSWIRE) – LTC Financial Partners, LLC (LTCFP) has identified seven (count 'em) awareness campaigns that are competing with Thanksgiving for space at November's table of caring. "They're all worthy and they're all needed," says Mark Goldberg, LTCFP's National Sales Manager, "because they all address, in different ways, a common problem that is huge, universal, and under-appreciated. That's the growing need for long-term care planning."

Various associations and agencies have designated November as "awareness month" for their cause.

The ones identified by LTCFP as worthy and focused substantially or in part on long-term care include:

- \* Long Term Care Awareness Month,
- \* National Home Care Month,
- \* National Family Caregivers Month,
- \* National Hospice and Palliative Care Month,
- \* National Alzheimer's Disease Awareness Month, and
- \* Warrior Care Month.

Yet another LTC awareness program (number seven, this one year-round) is the 3 in 4 Need More campaign – <http://3in4needmore.com/> – run by the 3in4 Association.

LTCFP is founding sponsor of 3in4; and LTCFP National Trainer and Partner, Janet Washburn, was appointed to the advisory board this past July, serving alongside 23 other industry leaders. The organization is running awareness seminars in California in collaboration with the California Partnership for Long-Term Care.

The seven separate campaigns may at first seem far-ranging, "but they all boil down to one important thing," says Goldberg. "That's the huge gap in long-term care planning." He points out that most of us don't have a way to pay for long-term care. "Health insurance doesn't cover it, Medicare doesn't either, and few of us have enough savings or assets to pay for it."

The problem is especially acute because it's so widespread. "It affects almost everyone," says Goldberg. "Personally or financially most will be hit by it at some point. We'll either need long-term care ourselves, or we'll be called upon to provide care for someone else."

While all seven campaigns focus on the long-term care problem, two of them – Long Term Care Awareness Month and the 3 in 4 Need More campaign – do so universally. The other five specialize in some facet: the location of care (home or hospice), condition requiring care (cognitive dysfunction), or a population segment with a special need for care (returning veterans).

One of the seven focuses not on those who need care but on family members who are called upon to provide it, often risking their own health or financial security.

LTCFP supports the objectives of all seven campaigns. "They offer something worth talking about at the Thanksgiving table," says Goldberg.

While the campaigns focus on the underlying problem, Goldberg's organization provides across-the-board solutions. These include long-term care insurance, annuities, life insurance with LTC riders, reverse mortgages, and critical illness insurance.

LTCFP – <http://www.ltcfp.com/> – is one of America's largest and most experienced long-term care insurance agencies, serving employee groups and associations as well as individuals. Education and information are available from specialists across the country, led by Mark Goldberg, National Sales Manager. Long a leader in the insurance and financial fields, Goldberg serves as director and officer of the 3in4 Association.

\* PHOTO 72dpi:

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\* Photo Caption: LTCFP National Sales Manager Mark Goldberg.

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