

Surviving a Critical Illness, Then Surviving the Cost; New Guide Offered by LTC Financial Partners, LLC (LTCFP) Tells How

KIRKLAND, Wash., May 29, 2013 (SEND2PRESS NEWSWIRE) – A new 16-page guide describes a form of insurance designed to protect against financial catastrophe on the heels of catastrophic illness. Titled “Surviving Critical Illness Financially,” the guide is being offered free of charge by LTC Financial Partners, LLC (LTCFP), under a non-exclusive distribution agreement with business partners American Independent Marketing (AIM) and GoldenCare USA, the publishers.

“We’re glad to make this information available from our experts nationwide,” says Denise Gott, LTCFP’s National Sales Manager. “It could help millions better understand their risk of not owning a policy and the options a policy can provide.”

Medical bankruptcy is a huge problem that regular health insurance often does not prevent, according to a 2009 study by Harvard and Ohio University researchers. The team reported that in 2007, more than 60 percent of all U.S. personal bankruptcies were due to medical problems. “Even more shocking,” says Gott, “they found that more than 75 percent of the affected families had health insurance.”

By distributing the guide at no cost, LTCFP hopes to help more people enjoy the secure future they deserve, with their retirement assets intact. The guide answers questions such as the following:

- * How likely is it that I or a family member will encounter a critical illness?
- * What conditions are covered by CI insurance?
- * Can I get along with just CI insurance and skip regular insurance?
- * Which should I choose: CI insurance, long-term care insurance, or both?

LTCFP, one of America’s most experienced long-term care insurance agencies, has broadened its offerings to include multiple ways of paying for care not adequately covered by Medicare or regular health insurance. “Our tool kit now includes reverse mortgages, annuities, life insurance with LTC Riders, as well as LTC insurance,” says Gott. “Critical Care Insurance is our latest addition.”

The company has also led a movement to make long-term care protection available as an employee benefit. Critical illness insurance, like LTC insurance, helps organizations prosper by reducing absenteeism and loss of productivity due to financial and care-giving concerns.

“Surviving Critical Illness Financially” may be requested from the following

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The guide and further educational information are also available at
<http://www.insuranceforcriticalillness.com/>.

About LTC Financial Partners:

LTCFP – www.ltcfp.com – 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.

*(Photo Caption: LTCFP National Sales Manager Denise Gott)

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