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## **Cotati-Based Expert Offers New Answer to America's Long-Term Care Crisis: LTC Insurance and Beyond**

**The broader approach finds the right solution for anyone, regardless of health, who wants to address the risk of paying for long-term care – services generally not covered by regular health insurance or Medicare.**

Cotati, CA January 29, 2014 – LTC Partners & Insurance Services announces their LTC Solutions campaign, a simple answer to a big, seemingly intractable problem. The campaign will be represented in this area by Arthur Neibrief, an LTC solution expert for LTC Partners & Insurance Services, with offices in Cotati

Nearly 70% 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% to 10% for adults 55 and older.

"We're facing a long-term care financing tsunami," says Neibrief. "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 a burden to 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%, 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.

LTC Partners & Insurance Services's new, broader answer is their advisory process and suite of solutions. "Our dedicated Solutions Specialists are the key," says Neibrief. "They have the knowledge, training and tools 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."

Neibrief stresses that LTC Partners & Insurance Services 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:

- Annuities with tax-advantaged LTC features,
- Life insurance policies with LTC riders,
- Reverse mortgages,
- Critical illness insurance,
- LTC insurance policies from multiple carriers,
- 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 Neibrief. "The person just spends a few minutes on the phone or the Internet being interviewed by an authorized LTC Solutions specialist."

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 Neibrief.

Information is available from Neibrief at art.neibrief@lctfp.net, <http://ArtNeibrief.lctfp.com> or 707-974-8282.

Arthur Neibrief is a leading long-term care solutions agent in CA, serving consumers as well as organizations. "We're glad to help individuals or employers learn the type of protection that's best for their situation," Neibrief says.

In California the company is known as LTC Partners & Insurance Services; in other states, as LTC Financial Partners. The corporate website: <http://www.lctfp.com>.

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