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**Contact:**

Arthur Neibrief, Sponsored Associate  
LTC Partners & Insurance Services  
art.neibrief@lctcp.net  
707-974-8282

## **Surviving a Critical Illness, Then Surviving the Cost; New Guide Offered by Cotati-based Specialist Tells How**

### **Financial Problems, on the Heels of Cancer, Alzheimer's, or Other Major Afflictions, May Be Combated by Planning for Critical Illness in Advance, According to the Publication**

Cotati, CA May 29, 2013 – 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 Partners & Insurance Services, 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 Arthur Neibrief, an LTC specialist with LTC Partners & Insurance Services, which maintains offices in Cotati. "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% of all U.S. personal bankruptcies were due to medical problems. "Even more shocking," says Neibrief, "they found that more than 75% of the affected families had health insurance."

By distributing the guide at no cost, LTC Partners & Insurance Services 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?

LTC Partners & Insurance Services, 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 Neibrief. "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 free from Neibrief at art.neibrief@lctcp.net, <http://ArtNeibrief.lctcp.com> or 707-974-8282.

Arthur Neibrief is a leading long-term care insurance agent in CA, serving consumers as well as organizations seeking long-term care insurance. "We're glad to help them learn if this type of protection is right for them, and if it is, to find the best, most affordable policy for their situation, including available financial incentives," Neibrief says.

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

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