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# Get Long-Term Care Protection Now; Don't Wait for Health Reform, Industry Leader Advises

Mon, 29 Jun 2009, 06:00:32 EDT

Edited by Carly Zander

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*Denise Gott Gives Five Reasons for Immediate Action*

KIRKLAND, Wash., June 29 (SEND2PRESS NEWSWIRE) -- If and when Congress passes health reform legislation, it may or may not include a public option for long-term care, the assistance with daily living required by millions suffering from long-lasting illnesses or disabilities. If you're in the market for long-term care insurance, should you wait and see what materializes? Denise Gott says no; there's too much to lose and little to gain. Gott is Chairman of the Board of LTC Financial Partners LLC (LTCFP) -- [www.ltcp.com](http://www.ltcp.com) -- one of the nation's largest and most experienced long-term care insurance agencies.



Gott gives five reasons for securing long-term care insurance without delay:

1. A public option, if it materializes, will not replace the need for private long-term care insurance for most people who now seek it. Senator Edward Kennedy (D-MA) and Representatives Frank Pallone (D-NJ) and John Dingell (D-MI) have introduced the Community Living Assistance Services and Supports (CLASS) Act of 2009, which would create a public

insurance program for adults who become functionally disabled. "But this would pay only \$50 or so a day in benefits, while a typical long-term care policy pays \$150 to \$250 or more," Gott says. "The public option might offer some relief for low-income people who could not otherwise afford insurance, but it would be no substitute for the substantial funds required for complete care." Besides, Gott points out, there is no guarantee a public LTC option will make it into law. "Even a public option for regular medical health care faces tough opposition."

2. Tax incentives for owning long term care insurance, if included in the law, will apply to policies already in place, as well as to policies purchased after health reform. "There's no percentage in waiting," says Gott. "Right now with existing law, if you own LTC insurance you can get a federal tax deduction of \$320 to \$3,980, depending on your age. Any new incentives will simply be additive to those already in place."

3. Insurance rates increase with age, so waiting can be counterproductive. "The clock is ticking," says Gott. "Even a few months' delay can make a bit of difference. I advise people to secure LTC protection early, to lock in a lower rate."

4. Health is a factor in LTC rates, and time is against us, so it's wise to get insured now, while you're at least relatively fit. "When health deteriorates, rates go up, or you might not qualify at all."

5. The upcoming legislation may provide new safeguards for LTC insurance buyers, but this will only make the insurance a sounder investment than it already is. "Waiting serves no purpose," says Gott.

Gott's organization offers help from over 550 independent long term care agents. They're available by phone or in person to advise individuals and companies on the most suitable policies from leading insurance companies. A listing of LTCFP's agents, by state, is available at [web.ltcp.com/ltcp/find-agent.aspx](http://web.ltcp.com/ltcp/find-agent.aspx).

Now's the time for women in particular to look into LTC insurance, Gott says, "Not

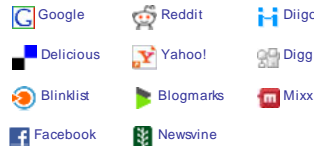
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just for themselves but for their spouses. Since women live longer, they end up as forced caregivers when their husbands fail. This is completely unnecessary. With funds for care services, women can have a life."

NEWS SOURCE: LTC Financial Partners LLC

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