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## Beware of Long Term Care Insurance Cost Comparisons

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KIRKLAND, Wash., June 13 /PRNewswire/ -- When people start shopping for long term care insurance they invariably ask, how much does it cost? "It's an excellent question," says Cameron Truesdell, CEO of LTC Financial Partners LLC, the nation's most experienced long term care insurance brokerage, "but it's off-target and could lead you astray." He suggests a more nuanced question, "How much does a good policy -- one that's right for my situation from a sound carrier -- cost, and how does that cost compare with the costs of other good policies?"

\*(PHOTO: Send2Press.com/mediaroom/07-LTC-Truesdell\_72dpi.jpg)

\*(Photo Caption: LTC Financial CEO Cameron Truesdell.)

The simple question, how much does it cost, is easily answered, Truesdell points out. "Just do an Internet search or get quotes from a few carriers." But this results in problems. "What insurance company won't say it's the best? But companies vary all over the lot in policy features, rate stability, and making good on their commitments." For the unassisted consumer, "Narrowing down to the handful of top, really sound carriers is very difficult," he says.

Another problem with the simple question, how much does it cost, is that no two policies are alike. "You're comparing apples with oranges in most cases. You could go with a policy that has a lower premium, but actually overpay for what you're getting."

"You really want answers to the more nuanced question," says Truesdell, "and for that you need help from an impartial advisor." That's a professional who knows the in's and out's of long term care and who doesn't have a vested interest in any single carrier. But finding such a person is not easy. "Associations seem impartial, but often you'll find they have an arrangement with a single insurance company. Many states offer good advice, but they end up referring you to a list of carriers without saying which are better, and then you're on your own."

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Independent insurance brokers are the best bet for sound, impartial advice, "but you need to take care here too," he warns. "Some independent brokers aren't so independent; they represent a single insurance company. Others represent just two or three carriers. Others handle many types of insurance -- from health to auto -- so they're not that up on long term care."

Several years ago Truesdell saw the need for a national network of knowledgeable advisors "who focused on long term care insurance and that alone, and who knew which carriers were the absolute best, but didn't have a vested interest in recommending any one." Today his network numbers nearly 300 state-certified field underwriters spread throughout the nation.

"The most common question they get," says Truesdell, "is how much does it cost." But the field underwriters don't answer in the ordinary way. "First they ask a few questions to determine which policy features you need and don't need. Then they find alternative policies that really fit your need, from A-rated carriers certified in your state. And finally they give you not just one but two or more cost quotes, so you can make a meaningful comparison."

A phone call with one of the field underwriters may be requested at the LTC Hotline -- <http://www.ltchotline.com> -- run by Truesdell's organization, LTC Financial Partners LLC.

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