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## Beware of Long Term Care Insurance Cost Comparisons

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Edited by [Chris Simmons](#)

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KIRKLAND, Wash. - June 13 (SEND2PRESS NEWSWIRE) -- 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?"



Send2Press Newswire

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.

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

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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REFERENCES: Beware of Long Term Care Insurance Cost Comparisons, LTC Financial Partners LLC, experienced long term care insurance brokerage, Cameron Truesdell, state-certified field underwriters, A-rated carriers certified in your state, advisors, LTCi, Independent insurance brokers, LTC Hotline, Wed, 13 Jun 2007.

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