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How to Pick a Long Term Care Insurance Agent; Six Questions to Identify a Real Pro KIRKLAND... How to Pick a Long Term Care Ins

KIRKLAND, Wash., Aug. 8 /PRNewswire/ -- People seeking long term care insurance should buy it through an independent agent. That's what most experts advise. But there's a problem. "How do you find the right agent?" says CEO Cameron Truesdell, CEO of LTC Financial Partners, the nation's most experienced long term care insurance brokerage.

"Consumers get frustrated real fast," he says. "State agencies refer them to carriers, not agents. If they look in the yellow pages or do an Internet search, they come up with a grab bag of agents. But how good are they?"

"The best answer is zero," says Truesdell. "The aim of this question is to find out if the person's a specialist, selling only or mainly long term care insurance. You don't want someone who divides their attention between LTC, auto and life."

"If the agent mentions just one carrier, that's not good," says Truesdell. "You want someone who offers a choice among six to a dozen A-rated companies that offer a range of solid, affordable policies."

"The best answer is an unequivocal no," says Truesdell. "There's a new industry procedure for equalizing commission income. The best agents make use of it, so they get the same commission rate no matter what policy you buy. You don't want someone who's tempted to push a high-profit item."

"A qualified yes is the best answer here," says Truesdell. "Well-informed agents know about the relevant regulations, but don't stray into tax law or estate planning details. Instead, they work with knowledgeable financial advisors, accountants, estate planners, and attorneys."

"If the answer is, 'I'll put a brochure in the mail,' or 'I'll drop by,' look out," says Truesdell. "The aim of this question is to find evidence of recognized authority. Can they name local professionals who recommend them? Have they been written up in the newspaper? Are they scheduled to speak at an upcoming event? Do they give talks to groups or companies on request? Can they be found on the Internet?"

A list of 200-plus agents meeting the above six criteria may be found at the LTC Hotline: <http://www.ltchotline.com/experts.htm> . Also

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