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## **Leading Advisors, with Offices in Tolland, Promote November as Long-Term Care Month in Seven Different Ways**

Tolland, CT November 18, 2013 – Long-term care experts across America are giving a boost to seven awareness campaigns that seek to join Thanksgiving at this month's table of caring. The experts are state-certified agents with LTC Financial Partners, one of America's largest and most experienced long-term care insurance agencies.

"All seven campaigns are very worthwhile," says Steve Foss, an LTC solution expert for the company. "They're all needed because they all address, in their own particular way, the need for long-term care planning." With the nation's attention focused on the Affordable Care Act, insufficient LTC planning is an almost invisible elephant in the room, Foss asserts.

Various associations and agencies have designated November as "awareness month" for their cause.

The ones identified by LTC Financial Partners as worthy and focused substantially or in part on long-term care include –

- Long Term Care Awareness Month,
- National Home Care Month,
- National Family Caregivers Month,
- National Hospice and Palliative Care Month,
- National Alzheimer's Disease Awareness Month, and
- Warrior Care Month.

Yet another LTC awareness program (number seven, this one year-round) is the 3 in 4 Need More campaign -- <http://3in4needmore.com/> -- run by the 3in4 Association.

LTCFP is founding sponsor of 3in4; and this July Foss was appointed to the advisory board, serving alongside 23 other industry leaders. The organization is running awareness seminars in California in collaboration with the California Partnership for Long-Term Care.

The seven separate campaigns may at first seem far-ranging, "but they all boil down to one important thing," says Foss. "That's the huge gap in long-term care planning." She points out that most of us don't have a way to pay for long-term care. "Health insurance doesn't cover it, Medicare doesn't either, and few of us have enough savings or assets to pay for it."

The problem is especially acute because it's so widespread. "It affects almost everyone," says Foss. "Personally or financially most will be hit by it at some point, almost for sure. We'll either need long-term care ourselves, or we'll be called upon to provide care for someone else."

While all seven campaigns focus on the long-term care problem, two of them -- Long Term Care Awareness Month and the 3 in 4 Need More campaign -- do so universally. The other five specialize in some facet: the location of care (home or hospice), condition requiring care (cognitive dysfunction), or a population segment with a special need for care (returning veterans).

One of the seven focuses not on those who need care but on family members who are called upon to provide it, often risking their own health or financial security.

LTC Financial Partners supports all seven campaigns. "They offer something worth talking about at the Thanksgiving table," says Foss.

While the campaigns focus on the underlying problem, Foss's organization provides across-the-board solutions. These include long-term care insurance, annuities, life insurance with LTC riders, reverse mortgages, and critical illness insurance.

Information is available from Foss at [steve.foss@lctcp.net](mailto:steve.foss@lctcp.net), <http://www.ltcsteve.com> or 860-539-0674.

Steve Foss is a leading long-term care solutions agent in CT, serving consumers as well as organizations. "We're glad to help individuals or employers learn the type of protection that's best for their situation," Foss says.

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

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