

**ASBA MEDIA CONTACT:**

Eileen Philbin  
Executive Director, American Senior Benefits Association  
877-906-2722  
[eileen.philbin@asbaonline.org](mailto:eileen.philbin@asbaonline.org)

Jonas Roeser  
Vice President & Chief Marketing Officer  
LTC Financial Partners  
866-471-4072

## **ASBA Works to Educate Seniors on Benefits of Long-term Care**

**FOR IMMEDIATE RELEASE:** Chicago, IL - November 15, 2011 - The American Senior Benefits Association (ASBA), an organization that advocates on behalf of the mature population, and LTC Financial Partners (LTCFP), a national insurance agency dedicated to the long-term care market, are joining forces for the purpose of offering ASBA members long-term care coverage. This alliance will also allow ASBA members access to educational materials necessary to make good decisions about long-term care.

Underwritten by MedAmerica Insurance Company, FlexCare Long-term Care plans offer various coverage options that are dependent upon the needs of the client. ASBA members can build their own flexible long-term care product based on their particular priorities. Members may also receive a discount on the coverage itself. In addition, ASBA members will be able to take advantage of the educational tools offered by LTCFP so that they can get up to speed on the many different long-term coverage options at their disposal. Members will receive a copy of the book, "Dignity for Life - Five Things You Need to Know Before Purchasing Long-term Care Insurance", and will receive a one-year subscription to [www.caresupportnetwork.com](http://www.caresupportnetwork.com), a collection of online tools, resources and information for caregivers.

"Long-term care coverage is something that many people don't want to think about until it's very late in the game," said Bill Hill, Sr., President and Chairman of the Board of ASBA. "But thinking about it early on can ease the burden on you and your caretaker down the road. The greatest gift you can give your caretaker is to be as prepared for the future as possible. That means setting up a long-term care plan now - before you need it."

Indeed, long-term care insurance needn't be - and shouldn't be - a decision that people put off until later. The fact is, according to a 2010 study done by Prudential Financial Inc. 74% of consumers between the ages of 55 and 65 admitted to being concerned about needing some kind of long-term care. Surprisingly, 40% of those receiving long-term care are working-age adults in the 18-64 age range.

LTCFP supports the national awareness and education effort of the 3in4 Need More campaign. The campaign name originally was based on the fact that nearly 3 out of 4 people over the age of 65 will need some form of long term care at some point in their lives. The 3in4 Need More campaign is dedicated to promoting the importance of planning for long-term care needs and was co-founded by LTCFP. ASBA members can visit [www.ltcasba.com](http://www.ltcasba.com) to find additional long term care planning resources.

Cameron Truesdell, CEO of LTCFP, hopes that ASBA members will take a close look at the long-term care programs offered through this partnership. "Along with ASBA, we've put together some robust materials to help members identify their long-term needs, research their options, and put a plan in place that will allow them some peace of mind for the future."

For more information on the long-term care plans offered by the ASBA/LTCFP partnership, visit [www.LTCASBA](http://www.LTCASBA).

*LTC Financial Partners, LLC (LTCFP) is one of nation's most experienced long term care agencies. Our passion is to provide our clients with the best long term care insurance options to meet their needs.*

*We fulfill this passion by offering clients an array of products from many of the leading insurance carriers in America. LTCFP is one of the fastest-growing private companies in the nation. In 2008, 2009 & 2010 LTCFP was ranked by Inc Magazine in their annual INC 5000 ranking.*

*The American Senior Benefits Association (ASBA) is a 501(c)(3) not-for-profit association where membership is completely free. ASBA is committed to lifestyle enhancement through benefits, advocacy and education for the over-50 population. ASBA concentrates its efforts on the issues that are of greatest concern to its members. Through its partners and programs, ASBA members receive news and information, product and service discounts, as well as other benefits. Current ASBA membership stands at over 739,000 nationally.*

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