

LTCA Leads Nationwide Long Term Care Insurance Partnership Effort

Long term care insurance Partnership policies can be an effective way to shield assets from Medicaid while providing valuable underlying insurance coverage for virtually all types of long term care services. LTCA will provide free long term care insurance quotes and Partnership policy information from Partnership Certified agents.

July 30, 2008 (FPRC) -- Long Term Care Associates, Inc. (LTCA) today announced that it will begin offering DRA Partnership policies nationwide in all approved states as such policies (PQ plans) are rolled out. LTCA is working jointly with dozens of membership organizations and top insurance companies to make this program possible. "We are proud to be able to bridge the gap between the Public and Private sectors and in the process help protect literally millions of dollars of American seniors' hard-earned savings," said Robert Forman, President of LTCA.

The nationwide expansion of the Partnership program was made possible by the passage of the Deficit Reduction Act of 2005 (DRA), and allows qualified PQ policyholders to shield certain assets both from Medicaid spend-down and estate recovery in the amount of policy benefits received. PQ policies will also be eligible for federal tax advantages, and although they may cover the same types of assisted-living facilities and broad home health care coverage as traditional LTC plans, they are primarily differentiated from the former by the type of inflation protection chosen.

Mr. Forman continued, "LTCA intends to vigorously support the DRA Partnership initiative by naming its first Vice President of Partnership Operations to ensure that its producers who meet with affinity members are Partnership Certified before the implementation date of their state's program. This will ensure that every client who makes the choice to do business with LTCA receives the very highest standards of suitability."

States which are in some stage of DRA Partnership implementation include AZ, AR, CO, FL, GA, ID, IL, IA, ME, MD, MI, MN, MO, MT, NE, NJ, ND, OH, OK, OR PA, RI, SC, SD, TX, VA, and WI. Grandfathered states include CA, CT, IN, and NY.

Questions about long term care insurance and long term care insurance quotes can be answered by a Partnership Certified agent at 1-800-742-9444, home of LTCA, the nation's most trusted LTCi resource.

About us:

LTCA, Inc. is headquartered in Bellevue, Washington. With roots dating back to 1974 LTCA is one of the country's oldest and most distinguished long term care insurance marketing organizations. Learn more about LTCA at our website.

Contact:

Robert Forman, President
LTCA, Inc.

1-800-742-9444

<http://www.ltc-associates.com>

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Contact Information

For more information contact Robert Forman of Long Term Care Associates, Inc.
(<http://www.ltc-associates.com>)

1-800-742-9444

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