



Long Term Care Insurance Specialists

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## **Learn the Cost of Long-Term Care with Online Calculator, “Then Talk to Me,” Says Paramus-Based Expert**

### **Consumers May First Learn How Much They’ll Need to Pay for Care When the Need Arises, Then How to Manage the Costs Through Affordable Insurance**

Paramus, NJ May 22, 2014 – Today LTC Financial Partners announces free help for consumers who want to learn the financial risk of needing long-term care someday, and how to manage the risk. The service blends the best of technology with the best of humanity: a real, live advisor on the phone. It’s a simple two-step process:

STEP 1: The consumer goes online to use a Cost-for-Care calculator that displays the going rate for care in their state or metropolitan area. The calculator shows costs per day, month, or year for care in a nursing home, assisted living facility, adult day care center, or one’s own home with a health aide.

STEP 2: The consumer then places a call to a local advisor. In this area, that’s Gary Melnikoff, who lays out options for managing the costs through LTC insurance.

“Step 1 is likely to blow people’s minds,” says Melnikoff, Paramus-based agent with LTC Financial Partners. “Most people have no idea how expensive care can be. It’s through the roof now and likely to be in the stratosphere years from now when they need it.”

Step 2 may be an eye-opener too, but in the opposite direction, according to Melnikoff. “Most people have no idea how affordable LTC insurance premiums can be, especially if they shop around and sign up early.” When consumers call Melnikoff, they first answer questions about their age, health, state of residence, financial situation, and care benefits they want.

Melnikoff, who is a licensed agent specializing in this coverage, then responds by supplying costs for policies from competing carriers. “Rates can vary widely depending on the carrier and other factors,” says Melnikoff.

The calculator, supplied by a leading insurance carrier, is available at <http://www.johnhancocklct.com/individual/cost-of-long-term-care-calculator/>.

Melnikoff may be reached at 201-265-1958.

Gary Melnikoff is a leading long-term care solutions agent in NJ, serving consumers as well as organizations. “We’re glad to help them find the best, most affordable policy for their situation,” Melnikoff says. Information is available from Melnikoff at gary.melnikoff@lctfp.net, <http://www.LEARNABOUTLTC.COM> or 201-265-1958.

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

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