

# Why Top LTC Lawyer Says Shop Carefully for Long-Term Care

ONTARIO, Calif., April 10 /PRNewswire/ -- With heightened media attention on Long-Term Care insurance and baby boomers turning 60, Frank N. Darras, the nation's leading disability and Long Term Care insurance lawyer advises consumers to shop very carefully.

The insurance industry is offering a variety of feature rich Long-Term Care insurance policies, targeted at over 75 million Americans who are over 50. Every year, this number increases by 4 million, says Darras. See <http://www.sbd-law.com/>.

"Choosing a Long-Term Care insurance policy is a decision that will impact the quality and type of medical care you receive as you age," says Darras. Why not be a smart insurance shopper? Know what you're buying and how to use what you paid so dearly for when claim time rolls around.

Darras suggests:

- If you have enough liquid assets to cover rising medical costs directly, you may not want to spend money on Long-Term Care premiums
- If you want to invest in Long-Term Care, choose the right type of policy to buy: a stand alone comprehensive policy; as a rider to your life insurance policy; as a conversion option to your disability policy when you retire; or a single premium annuity that funds the Long-Term policy
- How long has the company been selling Long-Term insurance? Do they sell in all 50 states? How many policies do they have in force? Does the agent or broker own the Long-Term Care policy he or she is trying to sell you? If not, why not?
- Research the Long-Term Care insurance carrier and choose the one with the finest claim paying history and the fewest premium rate increase requests
- Remember these policies have been over sold, under priced and may be actuarially unsound so be smart and don't buy a ticking time-bomb that blows up before you can use it
- Cheaper premiums from a company you don't recognize will do you no good at claim time if the Company has gone out of business
- If you are wrongfully denied your insurance benefits, know your consumer rights and remedies and find competent legal counsel that specializes in Long-Term Care litigation. Will the lawyer offer free consultation? Free advice? Free policy analysis? Free claim evaluation?

Examine the different benefit categories: nursing home, in-home care and assisted living/adult day care. Be familiar with your policy's definition of the activities of daily living (ADLs), says Darras.

"Look for policies that pay for all three categories including care by non-professionals, such as family members or friends," Darras says. "These are the policies that get the most use."

Finally, read through your policy when you get it so you understand how it works. Have your agent/broker translate any legalese into plain English. Know how to make your claim stick with free legal advice and where to get "real help" if your carrier wrongfully denies, says Darras.

Every year, Generation X, Baby Boomers and Senior Boomers pay billions of dollars in insurance premiums; the Insurance industry should honor what they sold us and timely pay what they promised.

For more information visit our web site at <http://www.sbd-law.com/> or call 800-458-4577.

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