

August 10, 2006

WHAT YOU NEED TO KNOW ABOUT LONG TERM CARE

Ontario, Calif., --- With baby boomers turning 60 this year, there is increased awareness of the need for Long Term Care insurance, according to Frank N. Darras, the nation's leading disability and long term care insurance lawyer.

"Understanding this relatively new product includes learning its benefits for skilled, intermediate and custodial care," Darras says. See www.sbd-law.com

Darras describes three benefit categories as:

- Skilled care - must be prescribed by a doctor, delivered by a registered nurse and available 24 hours a day
- Intermediate care - refers to occasional nursing and rehabilitative care under the supervision of skilled medical personnel
- Custodial care - involves assistance with the activities of daily living (ADLs), such as bathing or eating that can be provided by someone without medical skills and is usually provided in residential care homes or to individuals in their own homes

"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."

Understand that there are two ways benefits are paid, either on an "indemnity" or "reimbursement" basis.

With an indemnity policy, the insured is paid the daily or monthly benefit regardless of the actual charges, Darras says.

A reimbursement policy will not pay more than the actual charge, regardless of the maximum daily benefit amount. Any unused portion may be carried over from one period to the next.

"Choose your LTC insurance carrier wisely and do plenty of research. If your insurance carrier goes out of business, when you need the coverage most, those around you suffer and must go without," says Darras.

"It is vital to get competent, reliable advice and a sound second opinion so that you and your family are protected. Your family's financial future should rest easy with the security of your well-researched decisions."

For more information see www.sbd-law.com.

NOTE TO EDITORS: Darras available for interviews.

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