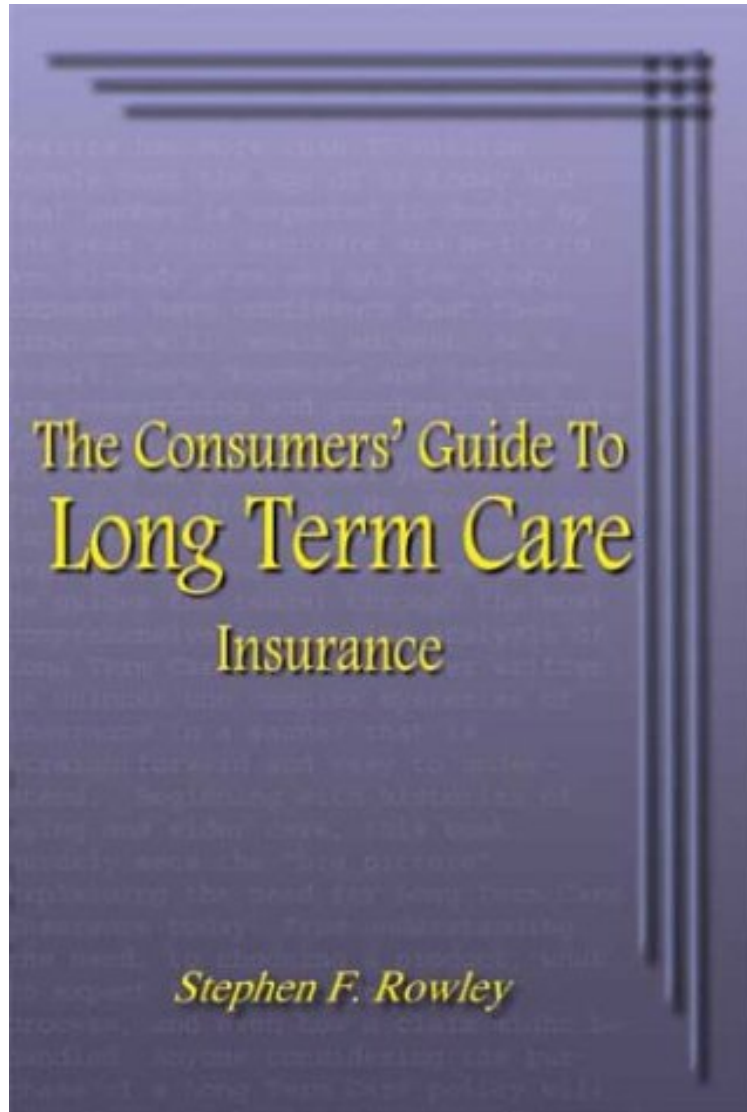


(Download) The Consumers' Guide To Long Term Care Insurance

## The Consumers' Guide To Long Term Care Insurance

*Stephen F. Rowley*

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**Stephen F. Rowley : The Consumers' Guide To Long Term Care Insurance** before purchasing it in order to gage whether or not it would be worth my time, and all praised The Consumers' Guide To Long Term Care Insurance:

24 of 24 people found the following review helpful. Worth Every Penny!!!By susan j.My spouse and I have been trying to determine if we need long term care and, if so, which options were most important. After reading a number of (more expensive) books and articles, we finally found this book.Although the book didn't offer advice, it did a great job of laying out the pros and cons of the various options available. The worksheet in the back helped us to better discuss the issues with our insurance agent and the chapter on underwriting prepared us for what to expect and

why. All in all - a very good book that was simple to read and understand! 18 of 22 people found the following review helpful. Note: From the Author By S. Rowley Purchasing a Long Term Care policy is an expensive, usually lifelong, decision. Once they purchase coverage, very few individuals allow it to lapse or replace it with a newer policy. The consumer's relationship with the insurer may span 20, 30, or even 40 years. Some of these years will be as a healthy premium payer, while others may be as a beneficiary. For this reason, the consumer should take the time to fully understand the product that he or she purchases. It is equally important to determine the strength and stability of the insurance company providing the coverage. This book is a guide to help you, the consumer, better understand Long Term Care insurance. The goal is to translate industry jargon and legalistic policy language into laymen's terms to help the purchasing public better understand the types of policies and features available in Long Term Care policies so that consumers can assess the value and limitations of Long Term Care insurance. 0 of 0 people found the following review helpful. Highly recommended By Dave Dionisi This is an excellent book to help people understand Long Term Care insurance.

America has more than 35 million people over the age of 65 today and that number is expected to double by the year 2030. Medicare and Medicaid are already strained and few baby boomers have confidence that these programs will remain solvent. As a result, more boomers and retirees are researching and purchasing private Long Term Care insurance to provide for them in their final years. In writing this book, Mr. Rowley taps into his years of insurance industry experience as no one has done before. He guides the reader through the most comprehensive and concise analysis of Long Term Care insurance ever written. He unlocks the complex mysteries of insurance in a manner that is straightforward and easy to understand. Beginning with histories of aging and elder care, this book quickly sets the big picture explaining the need for Long Term Care Insurance today. From understanding the need, to choosing a product, what to expect from the underwriting process, and even how a claim might be handled. Anyone considering the purchase of a Long Term Care policy will consider this book a must read.

About the Author The author is uniquely qualified to address the important issues of Long Term Care insurance. As Vice President of Risk Management for a major international reinsurer he works closely with countless insurers and consulting firms. His responsibilities include oversight of both underwriting and claims management processes. He has supervised the development of comprehensive risk management guides that have become standards in the Long Term Care industry. The author's responsibilities in the reinsurance market provide him with an extremely broad perspective of industry practices. In addition to his underwriting and claims duties, he is involved in the analysis of insurance policies, contract language, and pricing discussions. With more than fifteen years of insurance experience, the author is a well-recognized and respected leader of the Long Term Care insurance industry. He is active in numerous industry events and conferences. He is a founding member, and past president, of the Long Term Care International Forum. He has worked closely with the Society of Actuaries on Long Term Care education and is a frequent speaker at industry events. Above all, the author is someone who believes in the value and importance of Long Term Care insurance and has advocated responsible stewardship of the public trust. He has had the pleasure of working with the brightest and most creative people in the industry and has used that experience in this book to demystify Long Term Care insurance.