

CONTACT: Julie Dorman
Public Relations Coordinator
Web Feet Integrated Marketing
(C) 310.692.0013
(P) 805.786.4732
(F) 805.786.4734
www.webfeetim.com
Email: julie@webfeetim.com

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SUSAN POLK INSURANCE AGENCY PROFESSIONALS ATTEND LONG-TERM CARE INSURANCE PLANNING CONFERENCE

Susan Polk and Deborah Pirman participate in 2009 California Partnership for Long-Term Care Conference in Fresno, CA on May 20, 2009

SAN LUIS OBISPO, Calif. June 1, 2009 – Due to the challenges of today's economic times and diminishing retirement accounts, it's more important than ever for people to seriously consider their long-term care planning needs. Many financial planners agree that the high cost of long term care is the most serious risk to the security of senior Americans. With medical advances, people are living almost twice as long as our ancestors did only 100 years ago. The reality is that the longer we live, the more likely that we will need long-term care as we get older. Without Long Term Care insurance, our savings could be depleted and we may be forced into sub-standard care or be dependent on our loved ones.

Long Term Care Insurance options can be confusing, but the insurance professionals at Susan Polk Insurance Agency, with over 35 years of experience, take the guesswork out of the equation. As part of the company's commitment to expanding consumer awareness of the growing need for long-term care coverage, Susan Polk and her associate, Deborah Pirman, recently attended the 2009 California Partnership for Long-Term Care Conference in Fresno. Ms. Polk and Ms. Pirman received all of the most up-to-date information about qualifying plans, as well as the state's goal to create accessibility to Long-Term Care.

The California Partnership for Long-Term Care is designed to educate Californians on the importance of planning for their future long-term care and to consider private insurance options to fund that care. The California Partnership is an innovative program of the State of California, Department of Health Care Services in cooperation with specific private insurance companies. These companies have agreed to offer high quality policies that meet stringent standards set by the Partnership and the State of California.

These special policies are frequently referred to as 'Partnership policies.' Partnership policies ensure that you purchased a quality policy from a reputable company. In addition to many other consumer protection features, Partnership policies offer the special benefit of Medi-Cal Asset Protection.

While many of California's programs are in crisis, the California Partnership for Long-Term Care is actually saving the state money. The program is also instrumental in helping California residents find quality insurance coverage and protecting their hard-earned assets.

The unfortunate reality is that typical health insurance policies and Medicare usually do not include compensation for expenditures that are covered by Long-Term Care insurance including:

- In-home assistance with daily activities like eating, bathing, and dressing
- Visiting nurses
- Community Programs
- Adult day care
- Assisted living services that are provided in a special residential setting other than your own home
- Care in a nursing home
- Hospice care

With soaring health care costs, and insurers often limiting coverage and eligibility, it is more important than ever to consider investing in a long-term care policy. Long-term care insurance can protect your financial portfolio and assets, as well as minimize your dependence on friends and family members.

If you would like to know more about the California Partnership for Long-Term Care program, or for any of your other long-term care needs, please contact Susan Polk or Deborah Pirman at (805) 544-6454 or (800) 242-6454.

Susan Polk, Founder of Susan Polk Insurance Agency, Inc. has over thirty-eight years of experience assisting clients with their life and health insurance needs. Through her unique and extensive experience, she and her team of insurance professionals provide the best insurance solutions at the lowest possible price. She acknowledges that “our mission is to provide access to affordable health insurance. We have the knowledge and expertise to keep you informed about the latest health care issues and legislation as well as products and services. We are committed to fulfilling this mission with the highest ethical standards.” For more information, visit <http://www.SusanPolk.com>.

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Photo of Susan Polk and Deborah Pirman attached