



The Consumers' Guide To Long Term Care Insurance

Stephen F. Rowley

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

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