



LTC America, LLC specializes in planning and insuring for long- term care. We work with Individuals, Groups, Guardians, Trustees and Human Services Personnel.

CONSULTATIONS

Comprehensive consultations explore all aspects of current or possible need, introduce you to the vast array of community based and institutional long term care services, residential settings, government entitlement programs such as Medicare, Medicaid and SSI, and insurance products. Our goal is to educate you about choices in care and ways to finance the care, as well as to assist you in implementing your plan. We work with experts in all areas and represent the major, highly rated, long- term care insurance, life and annuity carriers.

LONG TERM CARE INSURANCE

To preserve your independence and assets should you require expensive care at home, in an Assisted Living Facility or Nursing Home. We represent the leading carriers.

MEDICAID APPLICATIONS

We work with you and your attorney to assist in the planning, preparation of the application and act as your representative/advocate throughout the entire process.

LIFE INSURANCE

For survivors, estate and business plans, legacy plans, lifetime needs.

MEDICALLY UNDERWRITTEN ANNUITIES

Single Premium Immediate Annuities that take your medical situation into consideration and may provide a higher return or a lower single premium than standard annuities. Especially appealing for persons who are receiving home care or living in an Assisted Living Facility.

MEDICARE SUPPLEMENTS

Fee based health insurance plans.

SENIOR SETTLEMENTS

You may wish to convert life insurance to provide money for current long-term care needs or perhaps you no longer wish to pay premiums for insurance no longer needed for personal or business purposes.

PREPAID HOME CARE CONTRACTS

If you cannot qualify for an LTC Insurance policy, or due to age the premium is unaffordable, consider this alternative.

In this new venture, Jerie Charnow MSW, former Director of Charnow Associates, a Consultation and Care Management firm, and Long Term View, a Long Term Care Insurance boutique agency, combines her 30+ years of long-term care experience and her unique perspective on the individual, the family and their long-term care needs.