

What Makes a Good Long Term Care Insurance Agent?

The California Partnership for Long-Term Care requires insurance agents to complete *special* education requirements in order to be authorized to sell Partnership policies. This education requirement is above and beyond that required by the California Department of Insurance. This additional expertise is important because Partnership policies are linked with the state Medi-Cal program. The training keeps the agent up to date on changes to federal and state laws affecting the policies and you.

However, training, alone, does not make a good agent. You want an agent who is a genuine listener, an educator and a problem solver.

An agent who is a professional does not focus on “selling” you a product. The primary focus is to identify your concerns and help establish your goals and needs. The agent must be knowledgeable about how Medicare, Medi-Cal and long term care insurance works and be able to clearly explain them to you. As a problem solver, the agent assesses your objectives and financial situation to determine appropriate options for you to consider.

Ultimately, you want an agent whom you trust to be honest, qualified and reliable. The right agent can help you develop the best strategy for your situation and give you and your family peace of mind.