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is president of the Center for Long-Term Care Reform, Inc., which is a think tank and public policy organization. Its mission is to ensure quality long term care for all Americans.

Moses is widely recognized as an expert and innovator in the field of long term care. Previous to founding the center, Moses was president of the Center for Long-Term Care Financing (1998–2005); director of research for LTC, Inc. (1989–98); a senior analyst for the Inspector General of the U.S. Department of Health and Human Services (1987–89); and a Medicaid state representative for the Health Care Financing Administration (1978–87).

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# The LTC Tour At 12,500 Miles And 20 States

**Most Americans are asleep about the risk and cost of long term care (LTC). Why?**

- ✓ We know 70 percent of people will need LTC.
- ✓ We know 20 percent will need five years of care or more.
- ✓ We know LTC is very expensive whether provided in a nursing home, assisted living facility or in a private home.

*How is it that most people remain in denial about such a potential catastrophe?*

*Why do so few purchase private insurance against the LTC risk?*

*What's going to happen to those who don't plan responsibly?*

*Will government programs fund decent extended care in the future?*

**Those are the questions I'm answering in no uncertain terms for audiences and the media all across the United States on the National Long Term Care Consciousness Tour.** Want to learn the frightening answers and the hopeful solutions? No room to tell you here. But stay tuned for details on how to bring the 2008 LTC Tour to your home town.

I'm criss-crossing the country in an Airstream trailer towed by a silver FJ Cruiser. Together they are the "Silver Bullet of Long Term Care." That's the LTC Tour's "media magnet" drawing attention to our topic and message everywhere we travel. But the Silver Bullet is also my home on the road in campgrounds and RV parks from coast to coast. Emblazoned with the logos of our corporate sponsors, the shiny

rig invites queries and starts conversations everywhere I go.

**So far the LTC Tour has covered 12,500 miles and passed through 19 states plus the District of Columbia.** Behind me are the Southeast and Southwest. Ahead are the Mid-Atlantic, Northeast, Midwest and Western regions. But don't worry, if your part of the country is not on the LTC Tour's future itinerary, we can fix that easily. Either I'll fly in to your city or we'll book your program when the Silver Bullet passes near you in the future. Bookings are first come, first served.

On the LTC Tour so far, I've met with state legislators, briefed government officials, and addressed dozens of audiences—including consumers, CPAs, attorneys, financial planners and long term care insurance producers. Media interest has been high, leading to numerous radio and TV appearances, newspaper and magazine interviews. I report daily on the LTC Tour's progress at the Center for Long-Term Care Reform's public "LTC Blog" and in daily LTC E-Alerts and LTC Bullets emailed to center members.

We have an elegant presentation package for distribution at major speaking events. I do a two-hour continuing education program usually, but it's adaptable to any length and for any audience. We offer free WebCE certificates to encourage financial professionals to attend.

Feedback from audiences has been wonderful. Here are a few examples:

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"Who thought LTC could be interesting? An excellent orator, engaging and passionate about LTC."

"Superb, informative presentation with humor and zest evidencing passion for the future of LTC insurance."

"Stephen Moses: a voice of sanity and a position based on principle and compassion. Thank you! May the seeds you sow bear much fruit!"

"I have never sold LTC coverage but your presentation convinced me there is a need! In fact, I need to buy myself and family members should buy also!"

"Eye-opening and enlightening information that every planner should incorporate in every client engagement."

For the National Long Term Care Consciousness Tour, it's the mission, not the money. But of course: no money, no mission. Thanks to support from the LTC Tour's sponsors I'm able to present at national association conferences such as FPA, NAIFA or NAHU and other professional meetings at no cost to the event organizers. At proprietary events I'm available to speak at little or no cost. In fact, if I can simply pull off the highway in the Silver Bullet, speak for an hour or so, and move on, I'm happy to do such programs free of charge.

The LTC Tour has a national public relations and marketing consultant. She is the nationally known author, speaker and founder of LTCMonth.com, Marilee Driscoll. Marilee is available to help LTC Tour sponsors publicize their local events.

The LTC Tour has our very own YouTube channel. Check it out at [www.youtube.com/LTCConsciousnessTour](http://www.youtube.com/LTCConsciousnessTour). You'll find interviews with leaders in the LTC industry and vignettes about long term care policy "filmed" at state capitols and historical sites by which the Silver Bullet has passed.

Since my last report on the LTC Tour in *Broker World* ("The LTC Tour Update: 'Livin' in Aluminum'—The First Quarter," April 2008, the Silver Bullet has carried me to major LTCI industry conferences in Atlanta, GA and Jacksonville, FL; on to speeches in Pensacola, FL, Baton Rouge, LA; and San Antonio, Austin and Dallas, TX. I lived in The Forum, a continuing care




retirement community, in Houston, TX, for awhile to address audiences of financial advisors, the public and residents of the facility.

I've left the Silver Bullet a few times to fly to special events like speaking to the American Medical Association's long term care policy committee in Chicago, IL, and the Health Underwriters "LTC Expo" in Miami, FL. As I write this, I'm in Charleston, SC, to speak at the Financial Planning Association's Annual Symposium. I'm on following remarks by U.S. Senator Jim DeMint.

All in all, the National Long Term Care

Consciousness Tour has been a roaring success so far. That's thanks in no small part to the hard work and financial support of the LTC Tour's coordinating sponsor, corporate sponsors and local regional representatives.

Watch for my next update in *Broker World* on the LTC Tour in three months and, in the meantime, join the bandwagon. Invite the Silver Bullet and the National Long Term Care Consciousness Tour to your locality.

For information about sponsoring a program, call 206-283-7036, email [info@centerltc.com](mailto:info@centerltc.com), or check out the top of [www.centerltc.com](http://www.centerltc.com). 

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