



**STEPHEN
A. MOSES**

is president of the Center for Long-Term Care Reform, Inc., which is a charitable, nonprofit 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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An LTC Tour Retrospective

Two years ago when I announced the Center for Long-Term Care Reform's 2008 National Long Term Care Consciousness Tour, I didn't know how I'd pay for it. But we were resolved to make it happen... somehow.

With the age wave about to crest and crash and with the public still asleep about the risk and cost of long term care, something newsworthy had to be done...and fast...to dramatize the importance of LTC planning.

So, in the spirit of "build it and they will come," the Center invited our dedicated members to sign up as regional representatives, commit \$500 or more earnest money, and start planning media and speaking events in their home towns. My commitment was to bring the Silver Bullet of Long Term Care (our silver FJ Cruiser towing a sponsor logo bedecked 16-foot Airstream trailer) to them and do a day of LTC speaking and publicity.

We're so proud of our 34 regional reps, who performed wonders all year, and we thank them all for their time, effort and financial support. For example, thanks to Gail Lindsey, the Silver Bullet and I were on all three television networks in Chattanooga, TN. Thanks to Phyllis Shelton, we met with a key state legislator and the state Medicaid director, plus we got terrific newspaper coverage in Nashville, TN. Thanks to Honey Leveen, I lived two days in a high-rise continuing care retirement community where I gave media interviews and presented several programs to

leading financial advisors in Houston, TX.

In late 2007 with the LTC Tour almost ready to roll, I was scared—we didn't have enough corporate sponsors and regional reps. I'd be out of pocket in a big way unless we found more, and fast. Then a miracle happened. Lenny Anderson's GoldenCare USA out of Plymouth, MN, and John Wane's American Independent Marketing (AIM) out of Yakima, WA, offered jointly to become the tour's coordinating sponsor. GoldenCare and AIM backed us up financially. GoldenCare found and signed big new sponsors. They developed our elegant presentation packet. They planned and coordinated major events. They got sponsors' logos from electronic art work to signage on the Silver Bullet. If it weren't for GoldenCare's Mike Lynch, Todd Anderson, Mark Randall, Tom Randall, Andrea McGauley, Jon Randall and Chip Soukup, the LTC Tour would have left a much smaller footprint.

As it is, we cut a big swath across America (check out the LTC Tour's final map at www.centerltc.com/latest_ltc_tour_map.htm). Solid lines represent the Silver Bullet's 28,028 mile path. Dotted lines are trips where I parked the rig and flew away to do programs elsewhere, as when the Silver Bullet remained in Greensboro, NC and I went to Chicago to brief the American Medical Association.

In all, the LTC Tour covered two countries, 40 states and the District of Columbia. The Silver Bullet consumed 127 tanks of gasoline ranging in price from

\$1.80 to \$4.50 per gallon, and I slept in 120 different campgrounds in the miniature home away from home.

But in the process, we laid down some pretty impressive numbers: 8 television shows; 15 talk radio shows; 2 podcasts; 20 newspaper and magazine articles, including Terry Savage's nationally syndicated financial column in the *Chicago Sun Times* ("The Savage Truth"); 91 formal presentations of 1 to 8 hours each (most providing continuing education credit) to 4,467 attendees including NAIFA, NAHU, FPA, Estate Planning Council and many other audiences averaging 49 attendees per event. There were 20 special briefings to media (including Kelly Greene of the *Wall Street Journal*); Congressional staff (including Senator Judd Gregg's health policy advisor; majority and minority staff of the U.S. House Medicaid Committee); state legislators (including Tennessee, California, Louisiana); state Medicaid directors (including TennCare Director and Deputy); international experts, including representatives of the UK Prime Minister; think tank analysts (including Heritage Foundation, Heartland Institute and Centers for Strategic and International Studies); Wall Street analysts (Gerson Lehrman); academics (including Karnes Professor of Finance Jeff Brown at University of Illinois, Urbana Champaign).

We did not slack off on the Center for Long-Term Care Reform's promise to publish daily. We kept members and readers up to date on LTC news and analysis with 123 LTC E-Alerts, 55 LTC Bullets, our "LTC Blog," and five bylined articles, including three for *Broker World*. The Silver Bullet and I appeared at three major industry conferences during the year: the Seventh LTCi National Producers Summit; the Intercompany LTCI conference, and the American Health Care Association's annual convention.

It was a busy year and none of it would have been possible without the generous support of our major sponsors:

Platinum: GoldenCare USA, American Independent Marketing, United of Omaha, and Bankers Life and Casualty. Gold: OneAmerica; MetLife; Prudential; Marilee

LTC Consciousness Tour Comes To Kansas City

From October 27-31, 2008, Steve Moses and the Silver Bullet were welcomed to Kansas City (Overland Park, KS, specifically) by Claude Thau, Thau, Inc., and Target Insurance Services, Inc.



1. Moses (l) with Claude Thau.

2. A group of LTC insurance specialists, including a former mayor of Kansas City, MO, sit in on Moses' presentation.

3. Moses and Thau with the Silver Bullet ready to go on to the next stop (Art Jetter & Company, Omaha, NE).



Driscoll's LTCMonth.com (Marilee also served as the LTC Tour's national public relations and marketing consultant); American Association for Long-Term Care Insurance; *Broker World Magazine*; CareOptions; and QuestCE. Silver: MassMutual, Penn Treaty; LTC Financial Partners; LTCI Partners, Art Jetter & Company, *Long-Term Living Magazine*, Target Insurance Services, and Claude Thau.

Thanks to all and special thanks to the Center for Long-Term Care Reform's vice president of administration, Damon Moses,

who kept things going back in our Seattle headquarters, and to my wife, Judith, the center's bookkeeper, for putting up with my extended absence. My stock reply when people asked how she felt about my being away so long was: "How do you think we've stayed married 42 years?" Absence makes the heart grow fonder.

Finally, consider this: Most cars that passed the Silver Bullet took notice. Drivers and passengers smiled and waved—many queried me at gas stations. Fellow campers at RV parks all across the country—often

in big, expensive rigs—asked about the diminutive Silver Bullet, the LTC Tour and long term care insurance. I'm confident our platinum, gold and silver sponsors got value, with their logos on the Silver Bullet and their advertising in our event presentation packets.

In all, the LTC Tour touched hundreds of thousands of people either in person, on the highway, or through the media with a critical message. Plan for LTC through the

windshield, based on what's coming; not through the rear-view mirror based on how it was funded in the past. Everything is about to change. You won't get access to quality LTC unless you can pay privately. So plan early and save, invest or insure for the risk and cost of LTC.

We know many more people are protected for LTC and many more financial advisors are promoting LTC planning as a result of the 2008 LTC Tour. But clearly,

the job that must be done is not finished. Our mission is to achieve universal access to top quality long term care at the most appropriate level for all Americans. We need your help.

In 2009, the Center for Long-Term Care Reform plans a campaign to "Save Medicaid LTC" for people truly in need. Follow our progress at www.centerltc.com and become part of the solution by joining the Center as a dues-paying member. 