

# Generating Local Media for Yourself



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# Introduction

By Jesse Slome



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## Quiz:

How many news stories have been written about long-term care in the last 30 days?



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**Answer:**

3,253 news stories



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## **Moral of the Story:**

News media will help you tell the story about long-term care insurance in your local market



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# What is PR?

Encouraging others to promote  
long-term care insurance



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## Why PR?

- Credibility
- Lasting impression
- Creates real value for your business



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# COUNTY

News tips: Call Nancy Flake at (936) 442-3426, fax to (936) 756-6729, or e-mail: nflake@hcnonline.com

THE COURIER  
Monday  
March 5, 2007

## Long-term care insurance a growing trend

BY LUCRETIA FERNANDEZ  
COURIER STAFF

Realizing the financial impact of long-term care as he grows older could burden his family, a Conroe dentist found a solution: long-term care insurance.

"I don't want to eat up their inheritance," Dr. Jess Legg said. "It's not inexpensive to do, but it's a heck of a lot cheaper doing it month to month than being hit over the head with the cost all at once."

Long-term care insurance is a growing trend that Montgomery agent L. B. Mayne said everyone should consider.

As a policy holder himself, Mayne is encouraging local residents to join the eight million Americans who have a policy that covers in-home care, as well as the costs of nursing homes.

"Long-term care is not

something Medicare will pay for," said Mayne, who owns Gulf Coast Equity Management Group. "Either it's paid out of pocket, through insurance or through Medicaid. You almost have to take a pauper's oath to get Medicaid."

Nursing home care in the Houston area can cost about \$60,000 a year, or \$5,000 a month, and the price does not include medicines or doctor visits, Mayne said. His friend's mother is staying at a nursing home in Conroe that costs \$160 a day.

"It really is terribly expensive," Mayne said.

Mayne isn't the only one with a sales pitch. Congress has encouraged people to purchase the policies as well. The Deficit Reduction Act 2005 allows states to offer people who buy long-term-care insurance policies to qualify for Medicare when they exhaust

### BY THE NUMBERS

- Approximately 8 million Americans own long-term care insurance
- Individuals received \$3.3 billion in benefit payments in 2006
- About 34 percent of long-term care insurance claims cover home care
- Almost 30 percent of payments went towards assisted living costs
- More than 36 percent of payments went towards nursing home care

Data from the American Association for Long-Term Care Insurance

their benefits.

California, Connecticut, Indiana and New York were part of the successful pilot program that led to the act being approved. Several states are expected to approve the program this year, including

Texas. A bill authored this session by state Sen. Jane Nelson, R-Lewisville, would permit some long-term care policy holders to enter the partnership with the state.

"Certainly it's best for everyone to plan for their future, but, of course, if they have limited resources it can be difficult," said Ana Smith-Daley, Deputy Commissioner of Life, Health and Licensing for the Texas Department of Insurance. "I think it's important for people to consider long-term care insurance when they are healthy. The younger you are, the less expensive the policy is."

However, if a 40-year-old buys a policy, the person will make payments for a much longer period than someone who buys a policy at 60 years old. But, the policy costs rise depending on a person's age

and state of health, and it could reach a point when an insurer will not take on a client, Daley said.

Although policy prices vary, a person under 50 years old could get a policy for \$100 to \$300 a month, Mayne said.

Legg doesn't mind paying month after month for a policy that he may never fully exhaust.

"I'd always rather be safe than sorry," Legg said. "Hopefully, I'll never have to use it and the insurer would have all my money."

Daley recommends that people shop around for a policy with options that fits an individual's needs.

Check a company's history of policy rate increases and also choose a company with a proven track record for good customer service, Daley said.

If Nelson's bill passes this legislative session, it will bene-

fit a client to choose a tax-qualified policy.

That's because the Deficit Reduction Act will only accept policies that are, or have the same conditions as, a tax-qualified policy, Daley said.

Researching policies when a person is young is the best way to plan for the future in terms of long-term care, Daley said.

"Doing it early is the key," Daley said. "Make sure you have good inflation protection, buy it in the individual market and look for opportunities through your employer."

For more information, call Gulf Coast Equity Management Group at (936) 588-4377 or the Texas Department of Insurance at (800) 578-4577. The department's Web site is [www.tdi.state.tx.us](http://www.tdi.state.tx.us).

Lucretia Fernandez can be reached at [lfernandez@hcnonline.com](mailto:lfernandez@hcnonline.com).





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# Steps to PR Success

- Define your news media
- Understand news value
- Identify your stories
- Deliver news



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## Define Media

- Daily newspapers
- Business publications
- TV stations
- Radio
- Magazines
- Online media



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# Understand News Value

- New
- Unique
- Impacts many
- Local
- Benefits readers/viewers
- Timely



# Identify Your Stories



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# Deliver News

- Press release
- Pitch



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# Anatomy of the Pitch

- Story idea
- Consumer benefit
- How you can help the journalist



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# Do it yourself or hire?

- Time
- Expertise
- Passion
- Resources



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# What to Look for in a Firm

- Media relations experience
- Results
- Comfort





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## Tips for Success

- Issue news consistently
- Package your stories
- Target the right journalists
- Follow up with media
- Be patient



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For More Information:  
Tom Albers  
Albers Communications Group, LLC  
Phone: (888) 296-2411, ext. 1  
Email: [tom@alberscommunications.com](mailto:tom@alberscommunications.com)