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Press Release

## NavGate Technologies Unveils Unique Solution to Educate Consumers and Employers about Long-Term...

06.30.10, 7:00 AM ET

BusinessWire - NavGate Technologies has announced the release of its newest analytics software, CareOptions Analytics Program(TM) (CAP(TM)), a tool used by advisors to educate consumers and employers about the critical issues of long-term care and disability and their associated costs. A tactical field software application, CAP is a first-of-its-kind resource designed to assist insurance professionals, financial planners, CPA's, workplace consultants, social workers and care planners in helping consumers and employers plan for long-term care, disability and caregiver needs.

CAP represents a break-through solution to the alarming problem of the American consumer's lack of long-term care and disability knowledge and preparation. A multitude of studies have shown that most Americans do not have a clear understanding of how much long-term care costs, how it is typically paid for, or their chances of needing care for an extended period of time. Although one in two consumers in the U.S. report having either direct or indirect experience with long-term caregiving, they also generally underestimate the impact to their finances if they need to reduce their work schedule or quit work to become a caregiver. In addition, most employers do not understand the impact to their profitability from employees trying to juggle the demands of caregiving while working.

"Education is the key. Until consumers understand the cost of long-term care, the financial impact of being a caregiver, the probability they will need care and how long-term care is paid for, research has shown they will not seek solutions to help them plan for their future care needs. CAP is that educational tool that can simply and clearly provide them with the information they need to take action," says Bob Pearson, NavGate Technologies' founder and CEO. "Once consumers and employers have that understanding, they will be more likely to take action to address and plan for their long-term care and or disability needs," added Pearson.

A highly portable tool that does not require an Internet connection except for data-updates, CAP has five, intuitively designed interactive programs driven by proprietary algorithms that allow its users to:

- Learn the costs of all types of long-term care services anywhere in the country and compare costs in up to five different geographical areas side-by-side
- Create progression of care scenarios uniquely tailored to an individual's specific circumstances to predict future costs and investments or long-term care insurance required to fund the identified care -- also includes a complete interactive CLASS ACT program
- Quantify the direct costs of caregiving and the impact to an individual's finances -- using their unique data -- if they are forced to reduce their work schedule or quit work to become a caregiver or because of a disability
- Compute an employer's cost of lost productivity due to employees presenteeism and the need to provide or arrange for caregiving activities

Advisors using CAP are also given access to NavGate Technologies' award-winning, consumer-driven wellness and care planning system, CareOptions OnLine (COOL(TM)), to offer to their clients. Accessed via the Internet, COOL is a robust suite of extremely powerful yet very user-friendly interactive tools, applications, quality of care ratings and solutions, containing well over one million provider records. COOL assists consumers of all ages, their families and caregivers with access to a vast variety and quantity of information and resources.

CAP represents a complete solution for advisors seeking to motivate their clients to make a plan of action for future care needs. "CareOptions Analytics is destined to become the 'go-to' software tool in the industry for advisors desiring to educate their

clients about the various costs associated with long-term care, disability, caregiving and associated employer loses. Using a client's own numbers and circumstances, they can help them immediately understand the costs and the impact on their financial security. With that understanding, comes the motivation to take action," stated Pearson.

#### About NavGate Technologies

NavGate Technologies is a division of CareQuest, Inc. NavGate ([www.NavGate.com](http://www.NavGate.com)) is a national leader in the design and development of analytic software, web-based and cloud computing applications for wellness, healthcare, and care planning initiatives. Its value-added strategic marketing products serve insurance companies, financial professionals, employers, associations and consumers. Unlike most others, NavGate's programs and services are completely unbiased -- NO advertisers and NO fees for providers to be listed. Headquartered in Madison, Wisconsin, NavGate, CareQuest and its principals, have provided care planning resources, services and educational programs since 1985.

NavGate's programs provide proactive planning resources, education, and solutions concerning:

- Short & Long Term Disability
- Accident
- Illness
- Long-Term Care
- Rehabilitation
- ElderCare
- Caregiving Issues

SOURCE: NavGate Technologies

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