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## **This Thanksgiving, Talk Turkey about Alzheimer's and Long-Term Care**

**The two issues are among our biggest unaddressed threats, and should be discussed at family gatherings, says Larry Heinert, an expert in the area**

Papillion, NE November 19, 2015 – November is Long-Term Care Awareness Month, and it's also National Alzheimer's Disease Awareness Month. "Both topics warrant attention this Thanksgiving," says Larry Heinert, Papillion-based agent with ACSIA Partners LLC. "The risk of Alzheimer's looms large, and the risk of needing long-term care looms even larger."

These two dangers affect millions of families more personally than other topics (like politics, terrorism, and sports) that are likely to grace the Thanksgiving table.

Heinert points to disquieting facts:

- Nearly 70% of Americans 65 and older need LTC at some point, according to the U.S. Department of Health and Human Services.
- One in nine people age 65 and older (11 percent) fall victim to Alzheimer's, according to the Alzheimer's Association. The proportion increases to about one in three (32 percent) for people age 85 and older.
- Alzheimer's has become a leading cause of needing long-term care. About one in four LTC claims are attributed to Alzheimer's, according to the Society of Actuaries. Other claims are attributed to physical issues ranging from chronic illnesses to injuries and disabilities.

"These things need to be addressed," says Heinert. "And what better time than Thanksgiving, when everyone's together and free to talk?"

Larry and Wanda Heinert, CLTC is a leading long-term care agent serving consumers and organizations in AZ, CO, IA, IL, KS, MD, MO, MT, ND, NE, NJ, NV, OH, OK, PA, SC, SD, TN, UT, VA, WY. "We're glad to help them find the best, most affordable solution for their situation," Heinert says. "In addition to long-term care insurance, today's options range from critical illness insurance to annuities and life insurance with LTC riders."

Information is available from Heinert at [heinerts@acsiapartners.com](mailto:heinerts@acsiapartners.com), <http://www.mytcfinancing.com> or 402-339-8643.

In California the company is known as xACSIA Partners Insurance Agency; in other states, as ACSIA Partners.

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