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## **A Prime Time to Plan for Long-Term Care Is After Arranging It for Someone Else, Larry Heinert of ACSIA Partners LLC Says**

**When you've helped Mom or Dad get care, your knowledge is great and your motivation is high, explains Heinert.**

Papillion, NE September 25, 2017 -- Have you been called upon to arrange care for an aging parent or other loved one? If so, "it can be a blessing in disguise," says Larry Heinert of ACSIA Partners LLC, one of the nation's largest long-term care insurance agencies. "It can inspire you to plan ahead for your own care, without delay."

"In our experience," Heinert says, "most Americans plan for their own care late in the game, when affordable insurance is no longer an option. But it doesn't have to be that way."

According to industry estimates, only about 10% of those who could benefit from LTC insurance have policies. Why? "The main reason is that busy younger people are preoccupied with family and career. Their future care needs just aren't a priority, so they put off thinking about it," Heinert explains.

However, when they're called upon to plan care for someone else, they're forced to think about it. "The experience can be eye-opening and motivational. At a visceral level, they see and feel the need to plan for themselves. The trick is to act before the feeling fades."

Helping someone else secure long-term care generally happens in one's 40's, 50's or 60's, an opportune time for appreciating two vital facts:

**(1) The majority of older people eventually need help with basic tasks of everyday existence.** These include "activities of daily living" (ADLs) such as bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence, and eating.

And these tasks also include "instrumental activities of daily living" (IADLs) such as housework, managing money, taking medication, preparing and cleaning up after meals, shopping for groceries or clothes, using the telephone or other communication devices, caring for pets, and responding to emergency alerts such as fire alarms.

**(2) Care options and costs vary widely.** Long-term care may be supplied by family members and/or paid professionals. Family members generally charge nothing, but if helping out impacts their jobs, their lost income may run into the tens of thousands.

Care services supplied by professionals fall into four main categories (average national costs per year shown in parentheses):

- Adult day health care (\$17,680),
- Home health care (\$45,760),
- Assisted living facility care (\$43,539), and
- Nursing home care (\$82,125 for semi-private room).

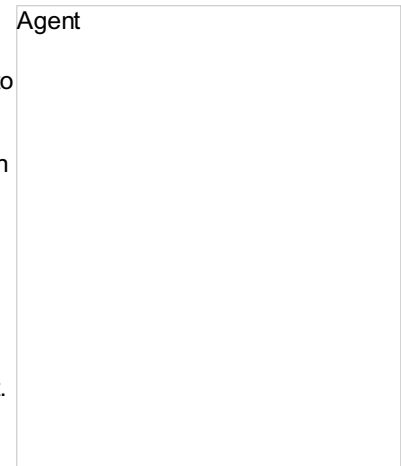
(Data from the Genworth Cost of Care Survey.)

"When you help Mom or Dad get care, these facts become crystal clear," says Heinert. "You see what a difference early action can make."

LTC insurance or another funding instrument can –

- Assure you're protected at a lower rate than older, less healthy applicants.
- Protect your retirement assets.
- Give you greater control over your lifestyle when receiving care (staying in your own home versus a facility, for example).
- Put less of a burden on family members.

"I'm glad to walk anyone through these options, in person or by phone," says Heinert. "We advise employer groups as well as individuals and families."



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

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, with colleagues covering all other parts of the country.

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

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