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## **Family Get-Togethers Are Ideal Times to Talk Turkey about Long-Term Care, Says Larry Heinert of ACSIA Partners LLC**

Papillion, NE November 20, 2017 -- Thanksgiving and the winter holidays are upon us. Families will be getting together and need something to talk about besides politics, sports, or the weather. "So why bring up long-term care?" says Larry Heinert of ACSIA Partners LLC. "It's an important topic that may be hard to bring up at other times."

"According to the U.S. Department of Health and Human Services, about 70% of us over age 65 will need long-term care at some point," says Heinert, who represents ACSIA Partners LLC in AZ, CO, IA, IL, KS, MD, MO, MT, ND, NE, NJ, NV, OH, OK, PA, SC, SD, TN, UT, VA, WY. "And when you reflect that several family members may be at risk, the odds of some impact on everyone may approach 100%."

Heinert recommends broaching the LTC issue at the Thanksgiving table or when together at Christmas, Hanukkah, or another December holiday. "When will there ever be a better time?" Heinert asks. "Everyone will be in one place and in a receptive mood."

Questions that might be raised include –

- **Who's going to pay for it?** If your parents, you, your spouse, or another family member suddenly needs long-term care services, where will the money come from? Is an LTC insurance policy in force? If not, would it make sense to look into one?
- **Who might be burdened with providing care personally?** If there's no insurance to cover professional care, what if Mom or Dad, say, were to suddenly need help with activities of daily living? Who would have time to help them move around, bathe, or eat? Who has a spare room, or who could forego work or family responsibilities?
- **What if care costs erode an inheritance?** Are you expecting something from Mom or Dad – to help pay your kids' college bills, maybe? Or if you're the one who may need care, are you hoping to pass something on to your kids?
- **Do you expect Medicaid to pay the bills?** If so, remember that Medicaid is designed for people without resources or who have exhausted their assets.

"Why not take advantage of family get-togethers when talking at other times may be problematic?" Heinert asks. "Make time for side conversations that affect everyone's future wealth and happiness."

Heinert provides long-term care planning and insurance for families and organizations in AZ, CO, IA, IL, KS, MD, MO, MT, ND, NE, NJ, NV, OH, OK, PA, SC, SD, TN, UT, VA, WY, and refers inquirers to colleagues covering other parts of the country.

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

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