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## **Institutional Care or Home Care? With the Right Plan, the Choice Can Be Yours, According to Long-Term Care Agent Larry Heinert**

Papillion, NE March 26, 2019 -- Want to keep living in your own home as long as possible, in spite of needing long-term care? "Then look into an LTC plan that is good for both purposes," says Larry Heinert, NE-based agent with ACSIA Partners LLC.

Long-term care insurance began as nursing home insurance, and many people still think of it that way. However, times have changed.

"It's no longer just a means of paying the bills when you move into a care facility," says Heinert. "It's also a way to pay for care in your own home, but some policies do a better job of it than others."

Heinert points out that today's long-term care policies come in many forms, and not all of them are ideal for home care. "If home is where you'd prefer to live and be cared for, be sure to get a plan with that in mind."

There are two broad categories of policies, according to Heinert: reimbursement policies and cash policies.

- "With a reimbursement policy, you submit bills for the care services, which are usually paid to an institution."
- "With a cash policy, you get monthly benefit checks to spend however you like. This gives you great freedom in hiring whatever services you require, whenever you want."

"People who prefer to age in place (at home) may be better off with a cash policy, but reimbursement policies have their advantages, and some are more friendly to home care than others," according to Heinert.

At ACSIA Partners LLC, "we guide clients to the most suitable policy for their particular situation and preferences," says Heinert.

Heinert's organization, ACSIA Partners LLC, helps families plan for care needs through long-term care insurance, life insurance or annuities with long-term care riders, critical illness insurance, and other solutions ranging from health savings accounts to Medicare supplement plans.

Information is available from Heinert at [heinerts@acsiapartners.com](mailto:heinerts@acsiapartners.com), <http://www.myltcfinancing.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, KY, MD, MO, MT, ND, NE, NJ, NV, OH, OK, PA, SC, SD, TN, TX, 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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