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**Contact:**

Larry and Wanda Heinert, CLTC  
ACSIA Partners LLC  
heinerts@acsiapartners.com  
402-339-8643

## Fall Prevention: Putting Off the Need for Long-Term Care the Easy Way

### Larry Heinert, long-term care specialist, passes on 10 tips for staying on your feet

Papillion, NE June 18, 2019 -- "Falls can be bad news," says Larry Heinert, NE-based agent with ACSIA Partners LLC. "Too often, they result in a fracture that lands you in the hospital or triggers the need for long-term care, but they're not inevitable."

According to the National Institute on Aging, the risk of falling rises as we age. By the time we reach 65, more than one in three of us falls each year. "That's a lot of risk," says Heinert. "Fortunately, with the right precautions, many falls can be prevented."

Heinert recommends 10 preventive measures offered by the National Institute on Aging:



1. **Stay physically active.** Exercise strengthens your muscles so you're less likely to fall, and are better able to recover your balance if you do. It also keeps joints and tendons flexible for steadier walking.
2. **Have your vision and hearing tested.** Safe walking and standing depend on clear vision and good hearing. If you have glasses, contacts, or a hearing aid, use them as prescribed.
3. **Learn about the side effects of any medicine you take.** If sleepiness or dizziness are indicated, take precautions.
4. **Get enough sleep.** Sleep-deprived people are more likely to lose their balance and fall.
5. **Limit the amount of alcohol you drink.** Alcohol, in any amount, can impair your balance and slow your reflexes.
6. **Stand up slowly.** Rising quickly can trigger a drop in blood pressure, making you light-headed and wobbly.
7. **Use an assistive device if you feel unsteady when you walk.** Canes and walkers are designed to prevent falls. Neglect using them at your peril.
8. **Be careful when walking on wet or icy surfaces.** Get help or take a safer route. Make sure sand or salt is spread on icy areas.
9. **Wear non-skid, rubber-soled, low-heeled shoes, or lace-up shoes with non-skid soles that fully support your feet.** Avoid walking on stairs or floors in socks, smooth-soled shoes, or slippers.
10. **Always tell your doctor if you have fallen since your last checkup, even if you aren't hurt when you fall.** With this knowledge your doctor may check to see if you need medications, physical therapy, or an assistive device to prevent future falls.

To these ten precautions, Heinert adds an eleventh: **long-term care planning.** "This may also be prudent," says Heinert, "just in case a fall or something else triggers the need for care." According to the U.S. Department of Health and Human Services, about three in four Americans over 65 will need long-term care someday -- for reasons ranging from debilitating falls to dementia.

Heinert's company, 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 including Medicare supplement plans.

Information is available from Heinert at [heinerts@acsiapartners.com](mailto:heinerts@acsiapartners.com), <http://www.nyltcfinancing.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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