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New Long-Term Care Trend: Seniors Caring for Super-Senior Parents

Larry Heinert, long-term care specialist, recommends an article on an unexpected consequence of the longevity revolution

Papillion, NE July 10, 2019 -- In July of 2019, the New York Times published an article, [At 75, Taking Care of Mom, 99](#). "Millions should read this," says Larry Heinert, NE-based agent with ACSIA Partners LLC. "It documents a new reality of our time."

"As more Americans make it past 90 and develop care needs late in life," Heinert continues, "their children, the logical caregivers, will be older too. They will be 65-plus with retirement and care-planning needs of their own."

The article tells of a retired art teacher, Lynda, 75, whose present full-time job is caring for her widowed 99-year-old mother, Yetta. Although lucid and relatively healthy, Yetta nevertheless needs help bathing, preparing meals, and taking medications. Lynda gets some respite by hiring home health aides, but they need to be scheduled and managed. Yetta can get around by herself in a wheelchair, but needs Lynda's help getting into and out of it.

Lynda loves her mother and does not begrudge caring for her, but the costs have included --

- Abandoning her own retirement dreams
- Exhausting a \$250,000 nest egg left by her father
- Retiring early, truncating her professional income
- Putting her beloved house, gardens and art studio on the market
- Enduring caregiver stress that can lead to health issues
- Reducing the means for her own future care

"Living longer is a good thing," says Heinert, "but it has a downside. We need to face it and deal with it."

Heinert's company, ACSIA Partners LLC, helps families and employers 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, <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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