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## **Concise Digital Guide Makes Long-Term Care Decisions Easier, Says Papillion-based Agent Larry Heinert**

**Published by ACSIA Partners LLC, the guide may be downloaded free of charge**

Papillion, NE September 26, 2019 -- A comprehensive four-page guide makes clear that long-term care (LTC) planning has moved well beyond traditional insurance, Medicaid, and nursing-home care. The digital PDF publication, **"Why You Should Consider Coverage,"** describes the full spectrum of government and private financing options. It also covers care options ranging from at-home care to assisted living in senior residences.

The guide may be obtained from Larry Heinert, Papillion-based agent with ACSIA Partners LLC. **Simply visit Heinert's website – <http://www.myltcfinancing.com> – and scroll down to "Download Your Guide."**

The guide covers all the basics of planning for when people need help with ordinary activities like bathing, eating, dressing, etc. Key issues are addressed, such as --

- Why should we consider planning now; isn't LTC planning for old people?
- Won't Medicare and Medicaid pay for our care when the time comes?



"My company and I are delighted to make this information available free to organizations and individuals throughout America," says Heinert. "We think it can help people maintain peace of mind through well-timed educated planning, to make a happier transition to a new way of life; and we think it can help companies maintain productivity by educating their employees. With proper planning, they won't have to worry about a loved one's care issues instead of focusing on work."

Based on the fact that most people over 65 will need some amount of care, according to the U.S. Department of Health and Human Services, the guide helps the reader --

- Understand the odds of needing care
- Understand the risks of not having a care plan
- Start the research necessary for developing a plan
- Decide on the best way to pay for care
- Work with a professional consultant to select the best LTC carrier and policy (when insurance is an appropriate choice)

Heinert's company, ACSIA Partners LLC, helps families and employers plan for care needs through a wide range of solutions including long-term care insurance, life insurance or annuities with long-term care riders, critical illness insurance, and other options, including 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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