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## **Becoming Long-Term Care Aware: A New Year's Resolution You Can Keep in Just Three Minutes, from Larry Heinert**

Papillion, NE December 23, 2019 -- If you're getting older (who isn't?), you're probably concerned about long-term care, which may be needed at some point for yourself or a loved one.

You've been meaning to look into it, but, like millions of fellow procrastinators, you've been putting it off.

"So why not make it a new year's resolution?" says Larry Heinert, NE-based agent with ACSIA Partners LLC.

"Fortunately, keeping the resolution isn't a big deal. There's a lot to learn about long-term care, but you can start very small. You can brief yourself on the bare-bones basics in practically no time -- about 180 seconds or less -- just by reading to the end of this message."

Heinert offers quick answers to seven key questions about long-term care and the insurance that pays for it:



### **(1) Just what is long-term care?**

"It's custodial care that's different from traditional medical care," says Heinert. "It's not typically provided by doctors and isn't designed to cure you of an illness or injury; it's the assistance you need when you're not able to perform every-day activities such as eating, bathing, dressing, or going to the bathroom. You might need long-term care if recovering from an accident, a serious illness, or simply going through the natural, but often debilitating, process of getting older."

### **(2) Where is long-term care provided?**

"People receive long-term care in various settings," Heinert says, "in their own homes, adult day care centers, assisted living facilities, and nursing homes."

### **(3) Does my health insurance cover long-term care?**

"No," says Heinert. "Traditional health insurance pays for skilled care that is medically necessary. It does not pay for long-term custodial care."

### **(4) What help can I expect from Medicare and Medicaid?**

"Medicare is your health insurance when you reach age 65," says Heinert. "Like your regular health insurance, it does not cover long-term custodial care. On the other hand, Medicaid will help pay for long-term care, but to qualify, you must be impoverished."

### **(5) Why should I consider this coverage now; isn't long-term care insurance for old people?**

"Long-term care is not for seniors only," says Heinert. "Forty percent of people using long-term care services are under age 65. The younger you are when you first purchase the insurance, generally the lower your premium will be for the life of your plan, regardless of your age or health status in later years. Long-term care can use up your savings, so the insurance is often recommended as a part of comprehensive financial planning."

### **(6) How much does this coverage cost?**

"It depends a lot on decisions you will make with the help of a licensed long-term care insurance agent," Heinert explains. "This is not one-size-fits-all coverage. Long-term care insurance can simply supplement the services provided by your family, or fully cover the cost of home care, assisted living, or nursing home care. A long-term care expert can help you explore all the options."

### **(7) What if I don't qualify for long-term care insurance due to a pre-existing health condition?**

"In some states, there are short-term care products which you may be eligible for," says Heinert. "You may also consider hybrid long-term care

products based on life insurance, that may have favorable underwriting. Consult with your long-term care agent to find out what is available based on your resident state and specific health concerns."

"There you have it," says Heinert. "Resolution made *and* kept in practically no time!"

If you want to extend your awareness resolution by ten minutes or so, you can download a free guide, ***Why You Should Consider Coverage*** from Heinert's website, <http://www.myltcfinancing.com>, or request a brief chat by phone, 402-339-8643.

Heinert is a licensed long-term care insurance agent who represents the company in AZ, CO, IA, IL, KS, KY, MD, MO, MT, ND, NE, NJ, NV, OH, OK, PA, SC, SD, TN, TX, UT, VA, WY.

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

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