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**Contact:**

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

## **During the Pandemic, Family Get-togethers Are Still Ideal Times to Talk Turkey About Long-Term Care, Says Agent Larry Heinert**

**"Social distancing may be separating us by miles or masks," Heinert acknowledges, "but most of us will still be connecting one way or another. There will be golden chances to talk."**

Papillion, NE November 20, 2020 -- Thanksgiving and the winter holidays are upon us yet again, but with a difference this year. "Thanks to social distancing, many of us may be foregoing in-person gatherings," says Larry Heinert, "but we needn't miss an annual opportunity to address important family issues."

Heinert is a NE-based long-term care insurance agent with ACSIA Partners LLC. "Families will still be connecting one way or another," Heinert asserts, "whether by telephone, Zoom meetings, or text -- and we'll still need something to talk about besides politics, sports, or the weather. It's the perfect time to talk about long-term care and the importance of having a plan in place!"

So why not bring up long-term care?"

**Heinert, who represents ACSIA Partners LLC in multiple states, points out that "Long-term care is a vital family topic that may be hard to bring up at other times."**

Just how important is it? "According to the U.S. Department of Health and Human Services, about 70% of us over age 65 will need long-term care at some point," says Heinert. "And when you reflect that multiple family members have *higher* risk factors, the odds of some impact on the whole family may approach 90 to 100 percent."

Heinert recommends asking about what long-term care plans are already in place -- at Thanksgiving or at Christmas, Hanukkah, or another December holiday. "When will there ever be a better time?" Heinert asks. "Everyone will be in one place (virtually if not physically) and in a receptive, caring mood."

Questions that might be raised include --

- **Who's going to pay for it?** If your parents, you, your spouse, or another family member suddenly needs long-term care services, where will the money come from? Is a long-term care insurance policy in force? If not, would it make sense to look into one?
- **Who might be burdened with providing care personally?** If there's no insurance to cover professional care, what if Mom or Dad, say, were to suddenly need help with activities of daily living? Who would have time to help them move around, bathe, or eat? Is the family member using strong enough to lift Mom or Dad several times a day without hurting themselves or their parent? Who has an elder-accessible spare room and facilities, or could forsake work or family responsibilities?
- **What if care costs erode an inheritance?** Are you expecting something from Mom or Dad -- to help pay your kids' college bills, maybe? Or if you're the one who may need care, are you hoping to pass something on to your kids?
- **Do you expect Medicaid to pay the bills?** If so, you should bear in mind that Medicaid is designed for the impoverished or those who have spent down their assets.

"Why not take advantage of family get-togethers when talking at other times may be problematic?" Heinert asks. "Make time for side conversations that affect everyone's future, wealth, and happiness."

"As a long-term care specialist, I focus on the many ways of paying for care, so it's less of a worry," says Heinert. "I'm glad to coordinate with a client's other advisors -- financial, legal, or estate."

As a state-certified long-term care insurance agent, Heinert advises on the full range of LTC planning options, which include:

- Traditional long-term care insurance through multiple carriers
- "Hybrid" policies (typically life insurance with long-term care riders)
- Worksite long-term care (portable individual voluntary plans with group advantages)



- Annuities with tax-advantaged long-term care features
- Critical illness insurance
- Additional protections including long-term care education and referrals to top care services

Heinert may be reached at <http://www.myltcfinancing.com> or 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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