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## **As Fewer Carriers Offer Traditional Long-Term Care Insurance, Agent Larry Heinert Points to an Expansion of New Financial Protections**

"Now may be a good time to consider the new full range of options at your disposal," Heinert suggests, "anticipating a more care-free new year."

Papillion, NE December 28, 2021 -- "If you need financial protection for future long-term care needs, there are now fewer LTC insurance companies to choose from," says Larry Heinert, an agent with ACSIA Partners LLC. "Over three quarters of the market is now served by the top ten carriers, and 50% by the top four, according to a report from the American Association for Long-Term Care Insurance (AALTCI)."

The details: <https://www.aaltci.org/news/long-term-care-insurance-association-news/top-10-ltc-companies>.

Heinert quotes Jesse Slome, author of the report and director of the association: "The long-term care insurance industry continues to evolve. Where once there were dozens of companies offering LTC policies, today only a few still do."

That would be a problem were it not for a simultaneous expansion of new protections from the broader financial community, according to Heinert.

Heinert points out that long-term care planning has evolved dramatically, now including several options beyond traditional LTC insurance:

- "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

As a licensed long-term care insurance agent, Heinert advises on the full range of alternatives now available. "Our agency has evolved with the times, and is now poised to help people navigate the expanded universe of LTC protections."

"When people come to us," Heinert says, "whoever they are or whatever their situation, we like them to know that the full range of help is at hand, whether it's an LTC policy or something else."

Heinert may be reached at <http://www.myltcfinancing.com> or 402-339-8643. Short phone inquiries are welcome. A free long-term care guide may also be downloaded.

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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