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## Is “Toxic Positivity” Holding You Back from Long-Term Care Planning?

**Agent Larry Heinert of ACSIA Partners LLC has an answer**

Papillon, NE March 24, 2022 -- Positive thinking is a good thing, but it can go too far when it prevents people from addressing real problems. Psychologists call this behavior “toxic positivity.” See this article for a description: <https://www.medicalnewstoday.com/articles/toxic-positivity#what-it-is>

According to the article, “Toxic positivity can silence negative emotions, demean grief, and make people feel under pressure to pretend to be happy even when they are struggling.”

Examples include —

- Urging someone or yourself to focus only on the positive aspects of growing older when there is a very real need to deal with decline and eventual death.
- Creating misleading role models by labeling people who always appear positive as being stronger or more likable than others.
- Encouraging someone or yourself to put on a happy face in spite of negative feelings that need to be expressed so they can then be addressed.

Toxic positivity appears to be common among aging Americans. About 70% of those over 65 will need long-term care services at some point, according to the US Department of Health and Human Services (<https://acl.gov/ltc/basic-needs/how-much-care-will-you-need>). Shockingly, long-term care protection is carried by only about 7% of those who could benefit from it, according to industry estimates.

Why the big discrepancy? One key reason may be toxic positivity. If it’s an issue for you, a solution may be to do some realistic long-term care planning. The effort may be smaller than you think, and the relief, considerable.

The first step may be finding an understanding advisor with the professional knowledge to help you.

Larry Heinert points out that long-term care planning has broadened in recent years and now includes 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

"All people need help getting over this hurdle," says Heinert. "When they come to us, whoever they are or whatever their situation or mind-set, we like them to know we're behind them. And we offer the full range of solutions, 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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