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Double Jeopardy: Surviving the Need for Long-Term Care as Well as the Cost

A free guide or phone chat prepares you with the survival skills

Papillion, NE July 5, 2022 -- Financial problems, on the heels of cancer, Alzheimer's, or other major afflictions, may be avoided by planning for care in advance, according to Papillion-based long-term care agent, Larry Heinert.

The information is available in just minutes, in two ways:

- **Download a free guide**, "Why You Should Consider Coverage," from from Heinert's website. <http://www.myltcfinancing.com>, or
- **Talk with Heinert by phone**, at 402-339-8643.

"However you get it, this information is vital to have," says Heinert. "Medical bankruptcy is a huge problem that regular health insurance often fails to prevent,"

Heinert points to research at Harvard University that exposes the medical bankruptcy problem. "According to Harvard's studies," Heinert says, "a majority of U.S. personal bankruptcies are due to medical problems. Even more shocking, the majority of affected families had regular health insurance, but that wasn't enough. They still went bankrupt."

Larry Heinert's company, ACSIA Partners LLC, offers a wide range of long-term care insurance policies from multiple leading carriers. "But that's just for starters," says Heinert. "In addition to traditional long-term care insurance, we also offer several other ways to pay for care." These include

- "Hybrid" policies (typically life insurance with long-term care riders)
- Annuities with tax-advantaged long-term care features
- Critical illness insurance
- Additional protections, including long-term care education and referrals to top care services

"There's just no reason to go bankrupt if you plan properly," Heinert says. "We're in the planning business. It's our mission to help everyone -- including those who may not want insurance or don't qualify for it."

"Unlike many agencies that only serve the consumer market, we're also a leader in protection for a variety of organizations," Heinert says. "We offer educational opportunities to associations, worksites, and strategic partnerships. Our worksite offerings include portable individual voluntary plans with group advantages."

Heinert may be reached at <http://www.myltcfinancing.com> or 402-339-8643. Short phone inquiries are welcome, as well as requests for the free long-term care guide.

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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