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This November, Five Organizations Want You to Be Aware of Long-Term Care, Says John Guinan of ACSIA Partners LLC

Mendota Heights, MN October 25, 2018 -- The American Association for Long-Term Care Insurance has designated November as Long-Term Care Awareness Month. "We applaud them for this," says John Guinan, MN-based agent with ACSIA Partners LLC.

"But they're not the only organization to think this way. Four others have also set aside next month for reflecting on the care needs of our aging population."

November is also --

- **National Home Care Month**, thanks to the National Association for Home Care and Hospice, which represents the interests of chronically ill and disabled Americans.
- **National Family Caregivers Month**, thanks to the National PACE Association (NPA), which advances the efforts of Programs of All-Inclusive Care for the Elderly (PACE®).
- **National Hospice and Palliative Care Month**, thanks to the National Hospice and Palliative Care Organization, whose mission is to mobilize social change for improved care at the end of life.
- **National Alzheimer's Awareness Month**, thanks to the Alzheimer's Association, with the mission of eliminating Alzheimer's disease, promoting support for all affected, and reducing the risk of dementia through brain health.



"The majority of Americans past retirement age will need long-term care due to bodily or brain disability," says Guinan. "They need to plan for this eventuality, and we support all the organizations that want to spread awareness of this fact."

"November is a great month to focus, but attention is needed every month," says Guinan. "At ACSIA Partners LLC we make ourselves available for information and support all year round."

Guinan's company starts by helping people nail down whether LTC insurance makes sense in their particular case. "If it does make sense, we advise them on their policy options and set them up with a top-rated carrier. Or if the insurance doesn't make sense, we guide them to alternative means of protection." These alternatives include:

- "Hybrid" policies (typically life insurance with LTC riders),
- Worksite LTC (voluntary plans with group advantages),
- Annuities with tax-advantaged LTC features,
- Critical illness insurance,
- And additional protections including LTC education and referrals to care services.

Guinan may be contacted at john.guinan@acsiapartners.com, <http://www.jguinanltc.com> or 651-646-2200. Guinan represents the company in IA, IL, MN, MO, NC, ND, SD, WI.

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

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