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## **This Holiday Season, You Can Make Long-Term Care Into a Gift, Not an Obligation, Says John Guinan**

Mendota Heights, MN November 26, 2019 -- The end of the year, from Thanksgiving through December, is a special time for families, says John Guinan, MN-based agent with ACSIA Partners LLC.

"The upcoming holidays may be the only time scattered family members get together all year," says Guinan. "It's an ideal opportunity for raising the issue of long-term care. How can it be provided for a loved one who may, sooner or later, need help with the tasks of daily living?"

The issue may be stressful to talk about, Guinan acknowledges, but needn't be. "If you think of long-term care as a gift, suddenly it changes from an obligation into something that enriches receiver and giver alike." There are two upbeat ways to give long-term care, according to Guinan:

**(1) Buy a long-term care policy for the loved one.** Not everyone can do this, Guinan acknowledges, but a policy may be more affordable than you think. "For example, siblings may divide up the cost. Or an affordable long-term care rider may be added to a parent's life insurance policy."

Another cost-reduction strategy is securing a policy early in the game. "When people are younger and healthier," says Guinan, "rates are lower."

**(2) Plan to provide care personally.** This may be the best or only option for millions. If you're one of them, "Mentally prepare yourself for helping with things like eating, moving around, lifting them if they have fallen, going to the bathroom, or bathing," Guinan advises. "There may be no greater gift you can give."

Guinan's company starts by helping people nail down whether long-term care 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 long-term care riders),
- Worksite long-term care (individual voluntary plans with group advantages),
- Annuities with tax-advantaged long-term care features,
- Critical illness insurance,
- And additional protections including long-term care education and referrals to care services.

Guinan may be contacted at [john.guinan@acsiapartners.com](mailto: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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