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Long-Term Care Insurance and Peace of Mind; Is There a Real, Verifiable Link Between Them?

"We're Getting There," Says Agent John Guinan

Bloomington, MN July 19, 2021 -- Peace of mind is often given as a reason to buy long-term care insurance; and it makes sense, perhaps, from the standpoint of belief or personal conviction. But is there any hard, scientific evidence? Does the link really exist as a verifiable entity?

"To my knowledge, no," says John Guinan, an agent with ACSIA Partners LLC, one of the nation's largest long-term care insurance agencies. "But that may change on the heels of related research on health insurance."

Guinan points to a 2017 study, [Peace of Mind: Health Insurance Reduces Stress and Cortisol Levels – Evidence from a Randomized Experiment in Kenya](#). "The findings are provocative," says Guinan. "Long-term care insurance is, after all, a subset of health insurance in general, so it is not unreasonable to think the findings apply."

To be sure, however, new research (on LTCi only) is called for, Guinan asserts. "And preferably, we'd like this research based in the United States."

"Confirmation of the Kenya findings would allow agents to more convincingly communicate the extra benefits of knowing one is protected," says Guinan. Enhanced peace of mind can have many positive effects.

"The peace of mind we're talking about is more than psychological," says Guinan. "By lowering cortisol levels, you reduce all the consequences of too much stress. These include anxiety, poor sleep, and difficulty concentrating, not to mention inflammation and all the problems that provokes."

This peace of mind is more than a nice-to-have, Guinan asserts. "It could actually make millions of us healthier longer, so that we'd need to make LTC claims a little later in life."

In addition to traditional long-term care insurance through multiple carriers, Guinan's agency offers these alternative solutions:

- "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, Guinan advises on the full range of alternatives listed above.

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

Guinan may be reached at <http://www.jguinanltc.com> or 651-646-2200. Short phone inquiries are welcome. A free long-term care guide may also be downloaded.

Guinan is a licensed long-term care insurance agent who represents the company in CA, CO, 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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