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In the Market for Long-Term Care Insurance? Ask Your Employer About It, Suggests John Guinan of ACSIA Partners LLC

Workplace coverage may be the coming thing

Mendota Heights, MN January 23, 2018 -- Someday long-term care insurance (LTCi) may be widely available through the workplace, like health insurance. But you may not have to wait, according to John Guinan, MN-based agent of ACSIA Partners LLC. "You should ask your employer about it right now. If it's not already a part of the company's benefit package, you can ask for it to be included."

ACSIA Partners LLC is a leading supplier of LTC education and LTC insurance to individuals and organizations alike. "Workplace LTCi is a growing trend," says Guinan, "and it's our mission to move the trend along as fast as possible."

Participating workplaces range from local proprietorships to large national corporations and non-profits.

"It used to be that long-term care insurance was mostly a family thing," says Guinan, "but that's changing. Employer-sponsored LTCi is gaining vogue. And anyone can help the trend along by bringing it to their management's attention."

Employer-sponsored plans offer key advantages versus ordinary standalone plans, Guinan points out.

"First, there are lower rates based on group participation; then there's simplified health screening with faster approvals. And, very important, the option to include non-working family members such as spouses, parents, and older children."

"But it's not only employees and their families that benefit," Guinan continues. "The companies may benefit too." Guinan says sponsoring organizations tend to --

- Avoid unnecessary absenteeism that happens when their people become caregivers for family members who lack funds to pay for care.
- Attract and keep top people thanks to the LTC benefit, a new gold standard of benefit packages.
- Profit from higher productivity by covered employees who worry less about the care needs of family members or themselves.

Guinan strongly advises talking to one's employer about LTCi regardless of whether it's currently offered as a benefit. "New, company-sponsored programs can be set up quickly, especially for smaller organizations," Guinan says. "But with our turnkey system, even the largest organizations can be up and running in a reasonable length of time."

John H. Guinan, MBA CLTC is a leading long-term care solutions agent in IA, IL, MN, MO, NC, ND, SD, WI, serving consumers as well as organizations. "We're glad to help them find the best, most affordable solution for their situation," Guinan says.

Information is available from Guinan at john.guinan@acsiapartners.com, <http://www.jguinanltc.com> or 651-646-2200.

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

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