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Uneasy About the Unseen Elephant in the Room? Relax and Take a Peek, Advises Long-Term Care Agent John Guinan

Mendota Heights, MN January 29, 2020 -- "Long-term care (LTC) has become a presidential campaign issue," observes John Guinan, MN-based agent with ACSIA Partners LLC.

Candidate Amy Klobuchar has been talking about it persistently on the campaign trail, referring to it as "the elephant that doesn't even fit in this room," Guinan says.

As you undoubtedly know, the phrase "elephant in the room" means a problem or issue that everyone knows exists, but is so big people shy away from talking about it. "It's just too uncomfortable," says Guinan, "so they turn their attention to other things."

That's a mistake, of course, and if you're guilty of it; "don't beat yourself up," says Guinan,

"You're only human, and you've got lots of company. So just take a tiny first step toward confrontation. Start by just turning around and taking a quick peek at it."

The Klobuchar family took a peek at their personal elephant years ago; and today, Amy's dad is receiving benefits from his long-term care insurance policy. "That may explain why the care issue is so important to Amy," says Guinan.

From a public policy perspective, Klobuchar frames the LTC issue this way: "We have to do something about long-term care. It's not just for seniors. It's also for the sandwich generation — the people trying to help their parents."

Better support from Washington could help. "But don't wait for legislation," advises Guinan, "right now you can at least take a quick peek at your own personal elephant."

As a certified long-term care insurance agent, Guinan helps families and businesses find the right policy for their situation. He also advises on other planning options, which 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
- Additional protections including long-term care education and referrals to care services

With a little knowledge, you may breathe easier knowing your elephant isn't a monster after all.

Guinan may be reached at <http://www.jguinanltc.com> or 651-646-2200.

Guinan is a licensed long-term care insurance agent who 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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