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## **With an Online Calculator, "You Can Estimate the Cost of Long-Term Care, Then Talk to Me About Paying for LTC," Says MN-Based Agent John Guinan**

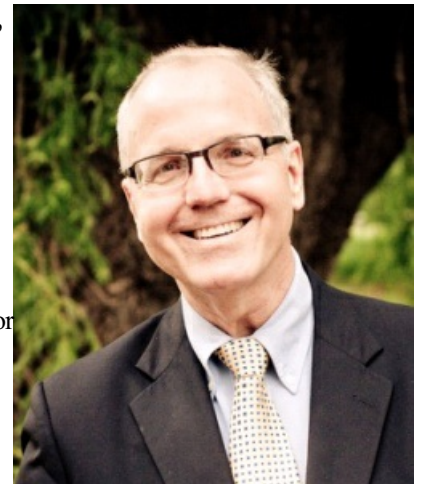
### **Consumers May First Learn How Much They'll Need to Pay for Care When the Need Arises, Then How to Manage the Costs – Through Affordable Insurance or Other Means**

Bloomington, MN April 23, 2021 -- ACSIA Partners now offers free help to consumers who want to learn the financial risk of long-term care, which a majority of us will need some day, whether due to accident or aging. The service blends the best of technology, an online calculator, with the best of the human touch, a real live advisor on the phone.

It's a simple two-step process:

**STEP 1:** Go online to use the Cost-of-Care calculator that displays the going rate for care in any state or metropolitan area. The calculator shows costs per day, month, or year for care in a nursing home, assisted living facility, adult day care center, or one's own home with a health aide.

**STEP 2:** Then place a call to a local agent with ACSIA Partners. In this geographic area, that's John Guinan, who lays out options for managing the costs through LTC insurance and other financial means.



"Step 1 is likely to blow people's minds," says Guinan, MN-based agent with the company. "Most people have no idea how expensive care can be. It may be higher than they expect in some geographic areas, and lower in others. In all areas, today's costs may be highly inflated years from now, when the care is needed."

"Step 2 may be an eye-opener too, but in a different way," according to Guinan. "Many people fear sky-high insurance premiums, but they may be in for a surprise. Premium costs may be more affordable than they think, especially if they shop around and sign up early, when they're younger and in better health."

When consumers call Guinan, they first provide facts about their age, health, state of residence, and financial profile and goals. Guinan then supplies costs for suitable policies from competing carriers. "Rates can vary widely depending on the carrier, benefits desired, and other factors," says Guinan.

The calculator, supplied by a leading insurance carrier, is available at [Cost of Care Calculator](#).

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

- "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, 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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