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53 Million Baby Boomers May Soon Need Long-Term Care, Says Mendota Heights-Based Professional John Guinan

"We're here to help them plan for it."

Mendota Heights, MN March 22, 2018 -- America's Baby Boomers, 76 million strong, are now entering their retirement years, and about 70% of them will require long-term care, according to the U.S. Department of Health and Human Services. "Most aren't ready for this," says John Guinan of ACSIA Partners LLC, "but we're here to help."

ACSIA Partners LLC is one of the nation's largest long-term care (LTC) insurance agencies; and Guinan represents the company in IA, IL, MN, MO, NC, ND, SD, WI.

Baby Boomers are those born in the United States from 1946 to 1964. They're now between 54 and 72 years old. "That's the stage when senior disabilities start to kick in," Guinan says. "Millions are entering this danger zone, unprotected, every year."

"The problem is," Guinan continues, "most Americans are ill-prepared to pay for long-term care, which is generally not covered by regular health insurance or Medicare."

"We're facing a senior health tsunami," Guinan continues. "Think of it, 53 million who will soon need help with tasks of daily living such as eating, toileting, and moving around. They need help planning for it."

Guinan's company offers easy access to a wide variety of financial planning help:

- Long-term care insurance policies from multiple carriers,
- Annuities with tax-advantaged LTC features,
- Life insurance policies with LTC riders,
- Critical illness insurance,
- And additional protections including education about LTC needs and referrals to care services.

The company's assistance also includes special options for employee and association groups.

The advisory process couldn't be simpler. "There's no need for extensive reading, Internet searching, or in-person meetings," says Guinan. "It starts with just a brief consultation on the phone or the Internet with one of our agents who specialize in the various LTC solutions products."

The professional learns more about a person's health, assets, family situation, and objectives. Then the professional lays out customized solutions that fit the individual's circumstances. When appropriate, the professional does additional research, consults other experts, and gets back to the client. "We think people will quickly gain confidence in our professionals' knowledge, impartiality, and personal concern," says Guinan.

Early access to insurance is advisable, since younger, healthier people command lower rates, Guinan points out, since younger, healthier people command lower rates; and once disabilities surface, the person may no longer be able to buy a policy.

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

John H. Guinan, MBA CLTC is a leading long-term care agent serving consumers and organizations in IA, IL, MN, MO, NC, ND, SD, WI, with colleagues covering all other parts of the country.

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

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