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## **Traditional Long-Term Care Insurance Has Been Eclipsed by Life Insurance that Also Covers Long-Term Care, Reports LTC Agent John Guinan**

**But buyer beware, such a policy may or may not fit your particular needs.**

Mendota Heights, MN November 26, 2018 -- Americans seem to be buying long-term care protection in a brand new way, as an add-on to life insurance. These "hybrid" policies have overtaken traditional policy sales by a factor of four, reports John Guinan, MN-based agent with ACSIA Partners LLC.

So if you're in the market, should you go with the flow -- hybrid? "Not necessarily," says Guinan.

Hybrid policies are increasingly popular; 260,000 were sold last year, up 5% from 2016, according to LIMRA, the industry research firm. That compares to sales of just 70,000 for traditional LTC policies in 2017, according to the American Association for Long-Term Care Insurance (AALTCI). "About four times as many, amazing," says Guinan.

Should you join the crowd? "Maybe," says Guinan. "But first you should consider all your options. Hybrid and traditional are not the only ways to go."

Additional instruments include --

- Worksite LTC (voluntary plans for groups),
- Annuities with tax-advantaged LTC features,
- Critical illness insurance.

"Worksite plans are especially interesting," says Guinan. "Like hybrid, they're also growing in popularity. And they offer premium discounts, relaxed health screening, and other group advantages."

Guinan's company advises consumers and businesses on all these options. By-phone and in-person briefings are free of charge.

More information is available from Guinan at [john.guinan@acsiapartners.com](mailto:john.guinan@acsiapartners.com), <http://www.jguinanltc.com> or 651-646-2200. Guinan 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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