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Contact:

John Guinan,
ACSIA Partners LLC
john.guinan@acsiapartners.com
651-646-2200

More Americans Are Seeking Long Term Care Insurance through Their Employers, Reports John Guinan of ACSIA Partners

It's a win-win trend, the industry leader says, with bottom-line benefits for employers and government as well as employees and their families.

Mendota Heights, MN September 29, 2014 – Why isn't long term care insurance, like health insurance, available at the workplace? Well, increasingly it is -- and more Americans should take advantage of that fact, says John Guinan, MN-based agent of ACSIA Partners, a leader in long term care planning.

"We're providing LTC education and policies to more and more Americans at their place of work," says Guinan. The workplaces range from local mom-and-pop companies to large national corporations and non-profits.

It used to be that long term care protection was mostly a family matter, but that's changing, according to Guinan.

"People need help here, just as they do in securing health insurance," Guinan says, pointing out that employer-mediated "multi-life" plans offer many advantages for employed people:

- Lower rates based on group participation.
- Simplified health screening.
- Faster review and approval.
- The option to include non-working family members.



Employers also enjoy bottom-line benefits. When employees and their families have LTC protection, organizations tend to –

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

The trend toward workplace LTC insurance also helps keep federal and state governments solvent. "Medicaid is the default supplier of long term care funding, and that could be a budget buster as baby boomers age," says Guinan. "Widespread private protection, thanks to employers, can help keep Medicaid in line."

Guinan advises talking to one's employer about LTC insurance regardless of whether it's currently offered as a benefit. "Multi-life programs can be set up quickly for groups as small as five or large as thousands," Guinan says.

John Guinan is a leading long term care solutions agent in MN, serving consumers as well as organizations. "We're glad to help them find the best, most affordable solution for their situation," Guinan says. "In addition to long term care insurance, today's options range from critical illness insurance and annuities to life insurance with LTC riders."

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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