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## **Unclear About Long-Term Care Insurance? You Have Lots of Company, Says LTC Agent John Guinan**

Mendota Heights, MN July 27, 2020 -- These days, there's an abundance of information about long-term care services and facilities; but knowledge of how to pay for it seems lacking. This knowledge gap was recently highlighted by The Motley Fool:

[Nearly Half of Older Americans Need to Get Schooled on Long-Term Care Insurance](#)

"I highly recommend this article," says John Guinan, an agent with ACSIA Partners LLC.

The article states: "An estimated 48% of Americans aged 55 to 64 are not familiar with long-term care insurance, according to the Center for a Secure Retirement® and Bankers Life. And that means these same people might lose out on a key opportunity to make an otherwise terrifying expense a lot more manageable."

Guinan is on a mission to help fill this knowledge gap.

As a certified long-term care insurance agent, Guinan advises on the full range of LTC planning options, which include:

- Traditional long-term care insurance through multiple carriers
- "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

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 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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