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Add 7 Wellness Habits to Your Long-Term-Care Plan

John Guinan, long-term care specialist, shares news and advice from the NIH

September 29, 2022 (SEND2PRESS NEWSWIRE) Qualifying for affordable long-term care insurance isn't a sure thing. It depends on your health, which (in turn) depends on your health-promoting habits. "This should go without saying," says John H. Guinan, MBA CLTC, MN-based agent with ACSIA Partners LLC, "but which habits are most important? And how much difference can they make?"

"Thanks to the experts in the field, the National Institute on Aging (NIH), now we know," Guinan announces.

Guinan is referring to a recent NIH report titled "**Healthy Habits Can Lengthen Life.**"

"It summarizes multiple studies all coming to the same conclusion: Americans can significantly increase the length of their lives and lower their disease risk by adopting seven key lifestyle habits."

The benefits are more than trivial. "Study participants who did a few key things lived more than a decade longer than those who didn't."

Extend your healthy lifespan through:

1. Healthy Eating
2. Regular physical activity
3. Not smoking
4. Limited drinking of alcohol
5. An active social life
6. A safe home
7. Regular health checkups

The complete NIH report is available here: <https://www.nih.gov/news-events/nih-research-matters/healthy-habits-can-lengthen-life>.

"It is crucial to add these seven habits to your long-term-care plan, but don't neglect other important pieces of LTC planning, such as LTC insurance," advises Guinan. "You can never know for sure when you will need care. An unexpected accident, illness, or injury can change your needs, sometimes suddenly. The only time to make a long-term care plan is before you need it; so – the earlier, the better! We've helped many even as young as their thirties to plan, as they pay significantly less in rates and have the good health that helps them obtain protection."

Guinan offers protection for individuals, families, and a variety of organizations. "We have many educational and policy options for associations, worksites, and strategic partnerships. Our worksite offerings include a variety of portable individual voluntary plans with group advantages."

Guinan may be reached at <http://www.jguinanltc.com> or 651-646-2200. Short phone inquiries are welcome, as well as requests for the free long-term care guide.

Guinan is a licensed long-term care insurance agent who represents the company in CA, CO, 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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