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It's Good to Search for Long-Term Care Insurance, Even Better to Search for a Good Agent, John Guinan Advises

Mendota Heights, MN February 27, 2020 -- Many people in the market for long-term care (LTC) insurance go to their browsers and enter a search term such as "long-term care insurance" or "long term care quotes." That's fine, "but don't stop there," says John Guinan, MN-based agent with ACSIA Partners LLC.

Searching for a policy generally leads to a web form that you submit, triggering contact from an agent, Guinan points out. "Good, but then you need to make sure the agent is knowledgeable and worthy of your trust; so I recommend a more nuanced, two-stage search. The second stage is learning more about the agent."

"I recommend three key ways of getting to know an agent before talking with them," says Guinan. "The three ways involve checking out their background and developing a sense of trust."

(1) Search for them by name. "If you learn of an agent by submitting a web form, you don't have to talk with them right away," says Guinan. "Ditto if a friend or associate recommends someone. Go to your browser and enter their name followed by **long-term care** or the letters **LTC**. For example, type in **John Guinan LTC**."

"In most cases, if an agent has been in the business for a while, there will be several search results," Guinan continues. "Click on these and you may be led to a personal website, news of their activities, or other information such as their picture or comments from clients."

(2) Find them in a professional group. "An excellent group for this purpose is the LTC Guild," says Guinan. "Unlike most associations, the LTC Guild lists members publicly by name, with their backgrounds and pictures. Go to **ltcguild.com**, click on **Members** and enter the agent's name. You may also search for their name on Google or Bing followed by **LTCguild**. For example, **John Guinan LTCguild**. See if they belong (a good sign), and check them out including any posts they may have contributed."

If you're willing to submit a form first, other good places to find agents include the American Association for Long-Term Care Insurance (AALTCI), Agent Review, and through the Certification in Long-Term Care (CLTC) program.

(3) Find them on social media. Platforms well populated by LTC agents include LinkedIn, Facebook, and Twitter.

"I highly recommend doing this online research," says Guinan. "Before spending time on the phone with any agent, it can make a difference if you start by confirming their expertise and developing your own comfort level with them"

"In fact," Guinan continues, "I even recommend this in my own case. Whenever I get an inquiry, I often tell the person, 'Check me out online, and then let's talk.'"

As a certified long-term care insurance agent, Guinan helps families and businesses find the right policy for their personal planning needs and preferences. Guinan also advises on other planning options, which include:

- "Hybrid" policies (typically life insurance with long-term care riders)
- Worksite long-term care (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 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 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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