



FOR IMMEDIATE RELEASE

Contact:

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

Double Jeopardy: Surviving the Need for Long-Term Care as Well as the Cost

A free guide or phone chat prepares you with the survival skills

Bloomington, MN July 5, 2022 -- Financial problems, on the heels of cancer, Alzheimer's, or other major afflictions, may be avoided by planning for care in advance, according to Bloomington-based long-term care agent, John Guinan.

The information is available in just minutes, in two ways:

- **Download a free guide**, "Why You Should Consider Coverage," from from Guinan's website. <http://www.jguinanltc.com>, or
- **Talk with Guinan by phone**, at 651-646-2200.

"However you get it, this information is vital to have," says Guinan. "Medical bankruptcy is a huge problem that regular health insurance often fails to prevent,"

Guinan points to research at Harvard University that exposes the medical bankruptcy problem. "According to Harvard's studies," Guinan says, "a majority of U.S. personal bankruptcies are due to medical problems. Even more shocking, the majority of affected families had regular health insurance, but that wasn't enough. They still went bankrupt."

John Guinan's company, ACSIA Partners LLC, offers a wide range of long-term care insurance policies from multiple leading carriers. "But that's just for starters," says Guinan. "In addition to traditional long-term care insurance, we also offer several other ways to pay for care." These include

- "Hybrid" policies (typically life insurance with long-term care riders)
- Annuities with tax-advantaged long-term care features
- Critical illness insurance
- Additional protections, including long-term care education and referrals to top care services

"There's just no reason to go bankrupt if you plan properly," Guinan says. "We're in the planning business. It's our mission to help everyone -- including those who may not want insurance or don't qualify for it."

"Unlike many agencies that only serve the consumer market, we're also a leader in protection for a variety of organizations," Guinan says. "We offer educational opportunities to associations, worksites, and strategic partnerships. Our worksite offerings include 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.

###