

# Pick Your Long-Term Care Agent Carefully, Advises ACSIA Partners

KIRKLAND, Wash., May 9, 2016 (SEND2PRESS NEWSWIRE) – The best way to buy long-term care insurance is through an independent agent, according to many experts. But agents vary. How do you pick a professional who is right for you? “We recommend asking six key questions,” says Denise Gott, CEO of ACSIA Partners, one of America’s largest long-term care insurance agencies.

## The questions are:

1. Do you offer any solutions other than long-term care insurance? Today LTC insurance isn’t the only way to cover long-term care expenses. Popular alternatives include critical illness insurance, annuities, and life insurance with LTC riders. “Unless you’re absolutely sure LTC insurance is what you need,” says Gott, “your best bet may be dealing with someone who offers other choices as well. For example, what if it turns out you don’t qualify for LTC insurance?”

2. Where are you licensed? LTC agents must be certified by every state in which they conduct business. “Be sure you pick someone who’s licensed and covers your area,” Gott says. “Also, probe the scope of the agent’s practice. Many of the more experienced agents are certified in two, three, or more states. Multiple state certifications may be a sign of a person’s experience, but some single-state agents build very large clienteles close to home and may be equally experienced.”

3. What insurance carriers do you represent? “If the agent mentions just one carrier, beware,” says Gott. “Your best bet is someone who represents several companies offering a range of policy options. The idea is to compare alternative plans and find the one with the features you want at a cost you can afford.”

4. Do you receive higher commissions on some LTC policies than on others? “The best answer is no,” says Gott. “Some agencies, including ours, have a procedure for equalizing commission income. This ensures that agents get the same commission rate no matter what policy you buy. There’s no temptation for them to push a high-profit item.”

5. Can you advise me on tax breaks and other financial ramifications of long-term care insurance? “A qualified answer is best here,” says Gott. “Experienced agents know about the relevant regulations, but don’t pretend to be experts in tax law or estate planning. Instead, they defer to (and often work with) financial advisors, accountants, estate planners, and attorneys.”

6. How can I learn more about you? “The aim of this question is to uncover the agent’s reputation,” says Gott. “Can they name professionals who recommend them? Have they been written up online or in the newspaper? Are they scheduled to speak at an upcoming event? Can they be found on the Internet? Can they give you references?”

Gott's organization has over 300 state-certified long-term care agents in all parts of the country. All are glad to answer the above questions and any others.

ACSIA Partners LLC – <http://www.acsiapartners.com/> – is one of America's largest and most experienced long-term care insurance agencies serving families and organizations in all states. The company is also a co-founder and sponsor of the "3in4 Need More" campaign, which encourages Americans to form a long-term care plan.

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