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## **It's Easier to Plan for Long-Term Care if We Face Our Personal Concerns First, Rhonda Guilin of xACSIA Partners Insurance Agency Says**

**Guilin points to a federal survey: After participants grappled with their care concerns, they had no trouble answering questions about action options.**

Brea, CA July 18, 2017 -- Last year the U.S. Department of Health & Human Services issued a report about Americans' concerns and actions related to long-term care (LTC), also referred to as long-term services and supports (LTSS). "The main takeaway was not the particulars of the responses, in our view," says Rhonda Guilin of xACSIA Partners Insurance Agency. "It was the fact that participants considered and faced the issues."

In the HHS survey, 15,298 non-institutionalized Americans aged 40-70, a statistically-significant sample of the age group, answered seven questions about long-term care personal concerns and ten questions about long-term care actions.

CONCERNS: What is your degree of concern about –

1. Losing independence
2. Being a burden on your family
3. Losing control and choice over LTC you might need
4. Being unable to afford high-quality care
5. Using up savings/income to pay for nursing home care/services
6. Becoming poor and having to rely on Medicaid
7. Being unable to depend on family/friends for care

ACTIONS: What is your degree of willingness to –

1. Have family/friend move in
2. Move in with children/family/friend
3. Rely on spouse/family/friend
4. Attend adult day care
5. Hire aide or agency for care
6. Hire live-in caregiver
7. Move into assisted living facility
8. Move into nursing home
9. Make modifications to home
10. Use value in home to pay for care

Key Findings:

- More than 75% of respondents said they had at least five of the seven personal concerns.
- High on the list were losing independence and being unable to depend on family or friends for care.
- Personal concerns varied little by wealth or age.
- Of the ten actions, most respondents expressed willingness to modify their homes or have a family member or friend move in.
- But fewer than 50% were willing to move in with family/friends or use the value in their home to pay for care.
- The wealthier respondents were more willing to take actions that cost money, such as secure long-term care insurance or tap savings to pay for in-home care.

The report concludes, "These findings highlight the need for increased education on the ... choices and financing options."

Guilin agrees, and believes the survey itself opened the eyes of the 15,298 participants, "by provoking introspection and analysis."

"All Americans would benefit from considering such questions," Guilin adds. "First the personal concerns, which are often hidden, then the action options."

xACSIA Partners Insurance Agency has long-term care specialists in all parts of the country. "Part of our job is to ask the right

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questions and invoke the right thinking,” says Guilin. “We’re glad to talk with consumers and business executives about any and all care-related concerns and actions, financial and otherwise.”

Additional information is available from Guilin at [rhonda@acsiapartners.com](mailto:rhonda@acsiapartners.com), <http://thelcgal.com> or 714-529-5191.

Rhonda Guilin is a leading long-term care agent serving consumers and organizations in AZ, CA, CO, HI, ID, IL, KS, MI, MT, NV, OH, OR, TX, WA, WV, with colleagues covering all other parts of the country.

In California the company is known as xACSIA Partners Insurance Agency; in other states, as ACSIA Partners.

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