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Contact:

Gene Cutler
ACSIA Partners LLC
gene.cutler@acsiapartners.com
516-869-6767

Coronavirus Risk in Long-Term Care Facilities May Be Reduced Thanks to New Guidelines, Says Gene Cutler

Manhasset, NY March 19, 2020 -- The new respiratory disease – coronavirus disease 2019 (COVID-19) – has been spreading globally and there have been outbreaks in long-term care communities. "That's bad news," says Gene Cutler, NY-based agent with ACSIA Partners LLC. "But there's good news," Cutler adds. "Guidelines on how to mitigate the risks have just been published by the Centers for Disease Control (CDC)."

These pointers and recommendations, [Preparing for COVID-19: Long-term Care Facilities, Nursing Homes](#), are now available online. (Just click the title, above.)

The helpful information falls into three categories:

1. Symptoms of infection:

- Fever
- Cough
- Shortness of breath
- Others

2. Preparedness checklist for nursing homes and other long-term care settings. This is an extensive tool to develop a comprehensive COVID-19 response plan, including specific plans for:

- Rapid identification and management of ill residents
- Considerations for visitors and consultant staff
- Supplies and resources
- Sick leave policies and other occupational health considerations
- Education and training
- Surge capacity for staffing, equipment and supplies, and postmortem care

3. Additional guidance for infection prevention and control for patients with suspected or confirmed COVID-19. This includes updated guidance to recommend that nursing homes:

- Restrict all visitation except for certain compassionate care situations, such as end of life situations
- Restrict all volunteers and non-essential healthcare personnel (HCP), including non-essential personal care personnel (e.g., barbers)
- Cancel all group activities and communal dining
- Implement active screening of residents and HCP for fever and respiratory symptoms

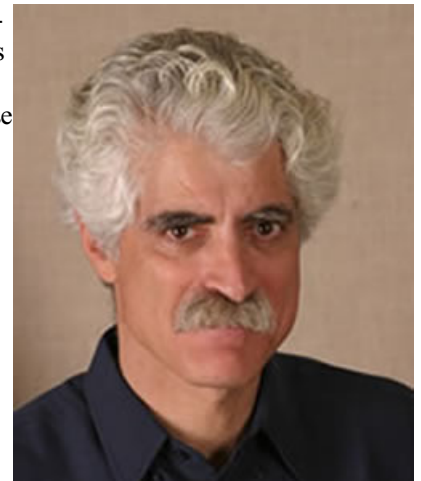
"If you or a loved one is or soon will be residing in a long-term care facility, you can probably count on the organization to heed these guidelines," says Cutler. "But it doesn't hurt to ask about them, especially those that most affect you personally."

If long-term care is an upcoming need, should you plan for in-home care versus institutional care? "All options should be considered," says Cutler. "It depends on future unknowns. For example, a few years from now a whole new health issue may appear, with COVID-19 a well-controlled thing of the past."

It's best to get expert advice and prepare for wide-ranging risks and solutions, Cutler emphasizes.

As a certified long-term care insurance agent, Cutler helps families and businesses find the right policy for their personal planning needs and preferences. Cutler 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

Cutler may be reached at <http://www.genecutler.com> or 516-869-6767.

Cutler is a licensed long-term care insurance agent who represents the company in AZ, CA, CT, DC, FL, GA, HI, IL, IN, LA, MA, MD, ME, MI, NC, NH, NJ, NV, NY, OH, OK, OR, PA, RI, SC, TX, UT, VA, VT, WA, WV.

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