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Shopping for Long-Term Care Insurance May Be Stressful, So Relax and Consider the Alternatives, Advises Gene Cutler

Manhasset, NY February 25, 2021 -- Unsure if you need long-term care insurance? Or if you can qualify? Or afford it? "Stop worrying," says Gene Cutler, an agent with ACSIA Partners LLC, one of the nation's largest long-term care insurance agencies. "LTC insurance isn't your only way to pay for care."

In addition to traditional long-term care insurance through multiple carriers, today's other options include:

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

As a licensed long-term care insurance agent, Cutler advises on the full range of alternatives listed above.

"Amid COVID, climate, political, and social crises, you've got enough to worry about," says Cutler. "Give yourself a break when considering long-term care planning. Don't be overwhelmed. Ease into the method that's right for you. Talk it over with a trained professional. That takes just a few minutes."

"When people come to us," Cutler concludes, "whoever they are or whatever their situation, we like them to know that help is at hand, whether it's an LTC policy or something else."

Cutler may be reached at http://www.genecutler.com or 516-869-6767. Short phone inquiries are welcome. A free long-term care guide may also be downloaded.

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.

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

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