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## **Free Screening for Long Term Care Insurance, Offered by Denise Gott of ACSIA Partners LLC**

**The service also includes help with carrier selection.**

Fort Myers, FL October 17, 2017 -- Long term care insurance, which protects families from catastrophic loss, may be right for some Americans but not others. How can you tell if it's right for you, a family member, or (if you run a business) your employees? A free screening service from ACSIA Partners LLC aims to give a quick answer in minutes on the phone. Performed by state-certified agents, the screening works this way:

The consumer or employer makes an online request for a telephone appointment with a long-term care specialist who is familiar with regulations in the desired state or states. The by-phone screening process involves three steps:

**STEP 1:** The agent determines which LTC category fits the family member or employee:

- **Public assistance** (person lacks means and is likely to qualify for Medicaid).
- **Self-insurance** (person has sufficient means to pay for care out of pocket).
- **Private long-term care insurance** (person needs help to protect assets and lifestyle).



If long-term care insurance is indicated, the screening process continues with steps 2 and 3, which explore eligibility, alternative carriers, and policy options including a range of benefits and costs.

**STEP 2:** The agent determines whether the person is likely to meet minimum health requirements for insurability. If yes, the agent estimates the cost of coverage after available tax breaks.

**STEP 3:** The agent explores a wide range of policy options to find the best fit for the individual's situation. While asking questions, he or she accesses a national database of insurance carriers, policies, and legislation. Through a computer analysis based on state of residence and other criteria, a ranking is formed and alternative solutions are developed, which may include policies from a number of state-approved carriers.

"This type of in-depth, professional help is very rare," says Denise Gott. "It's not available for many other complex choices, such as selecting the right Medicare prescription drug plan. Where else can you talk with an impartial, seasoned agent and quickly learn which carriers and benefits are most advantageous in your case?"

The free screening and selection assistance is available in all states for consumers, financial advisors on behalf of their clients, and companies wishing LTC protection for their employees. Gott provides the service in CA, CO, FL, IN, KY, MA, MI, OH, PA, TX, UT, VA, WA, WV and refers inquirers to colleagues covering other parts of the country.

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

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