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As Americans Live Longer, Planning for Long-Term Care Falls Short

Fortunately, a positive, action-oriented solution exists!

Bellevue, WA August 30, 2022 -- Today, ACSIA Partners LLC introduces "self-empowered living," a plan for solving one of our biggest national problems: lack of planning for long-term care.

Why is it such a problem? An aging workforce and maturing Baby Boomers are escalating the need for senior services. Failing to plan for this jeopardizes federal and family finances and could undermine the economy at a variety of levels. A few years ago, the effort to include long-term care in Obamacare failed, leaving the issue to the private sector. But fewer than 10% of older Americans have protected themselves with LTC coverage, and company benefit managers are only beginning to include the protection in benefit packages.

Why the lukewarm attention to this issue? "We think it's a perception that's way too negative," says Lucille Smith, WA-based agent of ACSIA Partners LLC. "That's why we've tapped into 'empowered living.' It's a positive new direction in care. Once people see the value it brings, we think they'll see how important it is to make the decision to protect themselves."

Smith points out, "Today, people visualize themselves ending up in a nursing home or a relative's spare bedroom. They feel powerless, as if they have no choice and it's downhill from here on out. But they don't need to resign themselves to that kind of future."

"Today, with good financial planning, you can look forward to years of rewarding, empowered living in spite of needing care," Smith says. Here are three keys to empowered living –

1. **A variety of senior and assisted-living communities have sprung up.** They're a far cry from yesterday's nursing homes, and they're transforming the quality of our later years. Some are plush and many offer amenities such as libraries, recreational facilities, support for business and professional pursuits, and cultural events such as lectures, enrichment classes, and concerts. Some operate in conjunction with universities, providing rich cultural opportunities.
2. **One's own home can be made care-friendly.** Upgrading homes for people needing care is now a big business. Handrails, elevators, ramps, larger bathrooms, modified kitchens, electronic control systems, maybe an extra room for a visiting aide, and other amenities make independent living more possible. There's no need to move to an assisted-living community just yet. Right where you are, you can keep on living the rewarding life you're accustomed to, near family and friends.
3. **The act of planning in itself makes you feel better.** There's even a therapy for it. Psychologists call it Acceptance And Commitment Therapy (ACT). Turning away from a problem only increases your distance from a solution, triggering anxiety that endures. Facing a problem shortens the distance, triggering relief. Creating a plan ahead of time to cover your need for care provides peace of mind for you and for your loved ones – a release of responsibility for them and burden for you.

Although the reality of living with long-term care has changed, the outdated negative perceptions persist. This makes proper education and planning especially critical for those middle-aged Americans who are still working and raising families.

"They are the ones who will benefit most from thinking positively about LTC planning," says Smith. "They're usually still fit enough to qualify for coverage, and because of their fitness, they can also get the best rates. (Rates increase as age increases, making waiting 'till later' not the best planning tool.)"

Smith offers protection for individuals, families, and a variety of organizations. "We have many educational and policy options for associations, worksites, and strategic partnerships. Our worksite offerings include a variety of portable individual voluntary plans with group advantages."

Smith may be reached at <http://www.lucillesmith.com> or 206-877-3456. Short phone inquiries are welcome, as well as requests for the free long-term care guide.

Smith is a licensed long-term care insurance agent who represents the company in WA.

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

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