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## Getting the Lowdown on Long-Term Care Insurance No Longer Laborious Thanks to Tech-Savvy Agents

**It used to require lengthy in-home meetings; now it can be online or by phone and as fast as one, two, three, according to Tod Warner of ACSIA Partners LLC.**

Shelburne, VT March 26, 2015 – Thinking about long-term care insurance but loathe to schedule a lengthy interview in your home? You may be laboring under an outmoded assumption, that reaching out to an expert is a big deal. That's no longer the case with a new breed of tech-savvy agents. So says Tod Warner, a VT-based specialist with ACSIA Partners LLC, an industry leader.

"Ten years ago," says Warner, "you made an appointment with an agent who came to your home and spent a fair amount of time with you. And you might have worried about sales pressure. But times have changed."

Lengthy in-home meetings are still available, Warner reports, but they're less and less the norm, at least in ACSIA Partners LLC. "Now most of our agents are connected and quick. They work remotely, by phone and screen-sharing, and they stick to the facts, respecting your time."

Many people assume the old time-consuming, face-to-face practices still prevail, according to Warner, "So they spend hours browsing the internet on their own, when they could get the facts in minutes from someone who knows."

Warner recommends reaching out in three-steps:

**(1) Rule LTC insurance in or rule it out.** "Just call one of our agents or have one call you. Say you've got five minutes and want to know if the insurance is right for you. Our agents ask concise screening questions and can steer you right, and quickly."

Long-term care insurance isn't for everyone, Warner points out. Other care solution (such as annuities, critical illness insurance, or life insurance with LTC riders) may be better for your situation. "The agent will tell you frankly."

**(2) Ask for competitive quotes.** "If LTC insurance is indicated, our agents go to bat for you," says Warner. "They don't offer just one policy choice. They research multiple options from multiple carriers, looking for the best set of benefits at the lowest cost. Then they present the choices to you, in your home if you like, or by PC, phone, and overnight mail."

**(3) Submit an application or say no thanks.** Once you receive the recommendations, the ball is in your court. Ask questions, thoroughly understand each policy choice from each carrier, then pick one. Or reject them all. "Saying no is a rational response," says Warner. "Our agents are professionals. They don't take offense. And if you're dealing remotely, saying no may be easier."

If you decide on one of the proposed policies, the agent can help you complete the application. "There's very little paperwork that you have to do personally," says Warner. "Our agents handle most of it for you. It's part of their job."

"The main point," says Warner, "is not to put off seeking help because of outmoded assumptions. You're not committing to anything. All you're doing is asking for some quick answers."

Warner is glad to receive inquiries and can handle some personally and refer others to agents throughout the United States.

Tod Warner is a leading long-term care solutions agent serving consumers and organizations in CO, CT, FL, MA, ME, NC, NH, NJ, NY, OH, PA, RI, VT. "We're glad to help them find the best, most affordable solution for their situation," Warner says. "In addition to long-term care insurance, today's options range from critical illness insurance and annuities to life insurance with LTC riders."

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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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