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Double Jeopardy: Surviving the Need for Long-Term Care as Well as the Cost

A free guide or phone chat prepares you with the survival skills

Bellevue, WA July 5, 2022 -- Financial problems, on the heels of cancer, Alzheimer's, or other major afflictions, may be avoided by planning for care in advance, according to Bellevue-based long-term care agent, Lucille Smith.

The information is available in just minutes, in two ways:

- **Download a free guide**, "Why You Should Consider Coverage," from from Smith's website. <http://www.lucillesmith.com>, or
- **Talk with Smith by phone**, at 206-877-3456.

"However you get it, this information is vital to have," says Smith. "Medical bankruptcy is a huge problem that regular health insurance often fails to prevent,"

Smith points to research at Harvard University that exposes the medical bankruptcy problem. "According to Harvard's studies," Smith says, "a majority of U.S. personal bankruptcies are due to medical problems. Even more shocking, the majority of affected families had regular health insurance, but that wasn't enough. They still went bankrupt."

Lucille Smith's company, ACSIA Partners LLC, offers a wide range of long-term care insurance policies from multiple leading carriers. "But that's just for starters," says Smith. "In addition to traditional long-term care insurance, we also offer several other ways to pay for care." These include -

- "Hybrid" policies (typically life insurance with long-term care riders)
- Annuities with tax-advantaged long-term care features
- Critical illness insurance
- Additional protections, including long-term care education and referrals to top care services

"There's just no reason to go bankrupt if you plan properly," Smith says. "We're in the planning business. It's our mission to help everyone -- including those who may not want insurance or don't qualify for it."

"Unlike many agencies that only serve the consumer market, we're also a leader in protection for a variety of organizations," Smith says. "We offer educational opportunities to associations, worksites, and strategic partnerships. Our worksite offerings include 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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