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## Long-Term Care, a Chore for Many, Can Be a Treasured Gift

**Lucille Smith, long-term care agent with ACSIA Partners LLC, explains.**

Bellevue, WA November 30, 2022 — “This holiday season you can make long-term care into a gift, not an obligation,” says Lucille Smith, long-term care agent with ACSIA Partners LLC.

“The upcoming holidays may be the only time family members get together all year,” says Smith. “It’s an ideal opportunity for raising the issue of long-term care. How can it be provided for a loved one who may, sooner or later, need help with the tasks of daily living?”

The issue may be stressful, Smith acknowledges, but needn’t be. “If you think of long-term care as a gift, suddenly it changes from an obligation into something that enriches receiver and giver alike.”

“If you’ve considered this, but are concerned that it’s too pricey for a present, there are three ways to keep the cost down,” according to Smith:

- Make it a group gift! Ask family and even close friends if they are interested in contributing to the annual cost of a policy that will give their loved one ongoing peace of mind and access to quality care.
- If it is possible, consider adding a long-term care rider to your loved one’s life insurance policy.
- Secure a policy early in the game – WELL before the time they think they might need it. “You really purchase a long-term care policy with your good health. Additionally, when people are younger and healthier, rates tend to be lower. As the years pass, companies rolling out new types of policies usually include higher premiums as part of the package. Earlier planning is wise,” says Smith..

How to proceed with so much information?

As a state-certified long-term care insurance agent Smith advises on the full range of LTC planning options, which include:

- Traditional long-term care insurance through multiple carriers
- "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
- Additional protections including long-term care education and referrals to top care services

Smith may be reached at <http://www.lucillesmith.com> or 206-877-3456

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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