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Fear of Infection in Long-Term Care Facilities Highlights Value of In-Home Plans

Manhasset, NY April 16, 2020 -- Like many people, you may envision long-term care insurance paying for care in a nursing home or other care facility. However, “there are plans that may also cover care in your own home,” says Gene Cutler, NY-based agent with ACSIA Partners LLC.

That may give you greater control over with whom you come in contact, “but you need to choose your policy with care,” Cutler adds.

Cutler points out that long-term care insurance comes in many forms, and not all of them are ideal for home care. “There are two broad categories of policies,” Cutler says, “reimbursement policies and cash policies. With a reimbursement policy you submit bills for approval and subsequent payment, which is usually made to a facility. With a cash policy, you get monthly benefit checks that you can use however you wish. This gives you greater freedom in hiring services and controlling your daily interactions.”

“People who prefer to 'age in place' (at home) may be better off with a cash policy,” according to Cutler. “However, reimbursement policies have their advantages, and some are more amenable to home care than others. We guide our clients to the plans most suitable to their particular needs, helping them choose from multiple leading carriers.”



As a certified long-term care insurance agent, Cutler also advises on other planning options, which include:

- "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
- Critical illness insurance
- Additional protections including long-term care education and referrals to top care services

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Cutler is a licensed long-term care insurance agent who represents the company in AZ, CA, CT, DC, FL, GA, HI, IL, IN, LA, MA, MD, ME, MI, NC, NH, NJ, NV, NY, OH, OK, OR, PA, RI, SC, TX, UT, VA, VT, WA, WV.

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