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The Prospect of “Empowered Living” Could Motivate Millions to Plan for Long Term Care, Says LTC Specialist Gary Melnikoff

Planning for a stage of life viewed as passive and dependent turns many get-up-and-go Americans off, Melnikoff asserts.

Paramus, NJ August 28, 2014 – Today LTC Financial Partners introduces the concept of “empowered living,” an idea they hope will catch on to help solve a big national problem: lack of planning for long term care.

An aging workforce and maturing Baby Boomers are escalating the need for senior services. Failing to plan for this jeopardizes federal and family pocketbooks and could perturb the economy. An effort to include long term care in Obamacare fizzled, leaving the issue to the private sector. But fewer than 10% of older Americans have availed themselves of LTC insurance, 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 lack of will based on a perception that’s no longer true,” says Gary Melnikoff, NJ-based agent of ACSIA Partners. “That’s why we’re fielding the concept of ‘empowered living.’ It’s the new reality in LTC, but most people don’t see it. Once they do, we think they’ll be more interested in thinking about it and protecting themselves.”

It used to be that long term care was a rather passive and dreary thing, Melnikoff points out. “People ended up in a nursing home or relative’s spare bedroom. Too often they felt disempowered, and it was downhill from there.” But the care scene has changed, Melnikoff reports, and will change even more in the years ahead.

“Today, with good financial planning, you can look forward to years of rewarding, self-empowered living in spite of needing care,” Melnikoff says. For example –

- 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 and concerts. Some operate in conjunction with universities, providing rich cultural opportunities.
- One’s own home can be made care-friendly. Retrofitting 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.
- A better you is now possible through health and medical advances. Developments such as hip implants and cornea replacements help postpone the need for long term care, extending one’s years of robust participation. Not too many years ago, when hips and eyes went bad, it severely cramped the ability to work, live, and play. Now one can keep on walking, driving, golfing, dancing, reading, writing, creating, and more. And if other disabilities come, your continued ability to walk and see can make life better than otherwise.

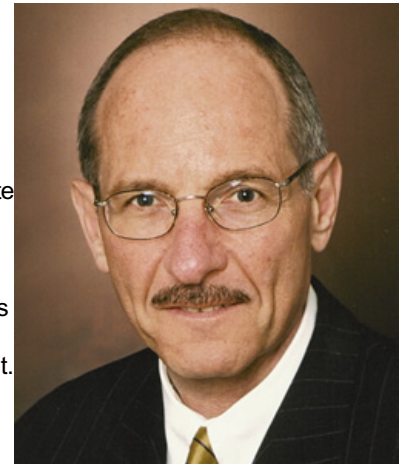
Although the reality of living with long term care has changed, the old negative feelings persist. This is especially so among middle-aged Americans who are still working and raising families.

“They tend to associate needing care with passivity, loss of control, dependence, decline, and being a burden on others,” says Melnikoff. “They sometimes even feel shame, fear, or repulsion when thinking about it. So they put it out of mind.”

Today’s youngish 40-somethings and 50-somethings are the ones who most need to think about LTC insurance, Melnikoff adds, because they’re usually fit enough to qualify for it and can get the best rates.

“They just need to look at it positively, from the upbeat perspective of ‘empowered living,’ and then make a plan. Our belief is that many more will do that if we paint the right picture. One’s care years can be an upbeat stage of life – a period under their complete control, full of fresh, rewarding activity, interaction, and effectiveness.”

Gary Melnikoff is a leading long term care solutions agent in NJ, serving consumers as well as organizations. “We’re glad to help them find the best, most affordable solution for their situation,” Melnikoff says. Information is available from Melnikoff at



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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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