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Leading Long-Term Care Insurance Agency Doubles Worksite Sales

Their secret? Highlighting Productivity Benefits and Providing a Custom Outreach and Education Program for Each Employer, According to Specialist Gary Melnikoff of ACSIA Partners LLC

Paramus, NJ January 28, 2014 – ACSIA Partners LLC, one of America's largest long-term care insurance agencies, reports 2014 sales of approximately \$5,000,000 for its Worksite Division, up 100% from 2013. "Double in just one year! For us, that's huge," says Gary Melnikoff, an expert in long-term care planning who is a NJ-based agent of ACSIA Partners LLC.

"What's more, we expect another 100% jump this year, and we're just getting started," Melnikoff adds.

Long-term care (LTC) insurance is starting to catch on as an employee benefit for good reason, according to Melnikoff. "Employees appreciate it, but there's a bottom-line value for the organization: increased productivity." Melnikoff explains that more than 50% of America's caregivers are full-time employees. "When there's no insurance to pay for care, employed family members pitch in, and their focus on work can take a nosedive."

When the correlation between LTC education and higher productivity is pointed out, "management takes notice," says Melnikoff. Then the company implements a long-term care planning program for employees. ACSIA Partners supplies a range of resources including educational literature, an online care-support network, and free in-home evaluations for any family member from the largest in-home healthcare provider in the country.

"The spouses and extended family members of employees receive the same valuable education and then start planning for their long-term care, so they don't become a burden to the employees," says Melnikoff.

ACSIA Partners LLC' worksite revenue currently accounts for a minority of overall revenue. The balance is from sales to consumers through field agents. Might consumer sales also surge in response to a positive, results-oriented appeal? Melnikoff thinks so.

"Our most productive agents already use this approach with consumers," Melnikoff says. "They don't dwell on LTC risks and needs. They acknowledge negatives but focus mostly on positives. How the insurance can help maximize effectiveness, reach life goals, realize retirement dreams, and strengthen family values."

ACSIA Partners LLC' top-producing agents in 2014 were also top producers for major LTC insurance carriers.

At the company's annual conference -- January 16-18 in Atlanta -- a campaign was launched to help all 400-plus agents adopt the practices of the top producers.

The keynote speaker was Harley Gordon, President of The Corporation for Long-Term Care Certification, Inc. (CLTC). He suggested that the traditional message that's used to motivate people to purchase long-term care insurance is misguided.

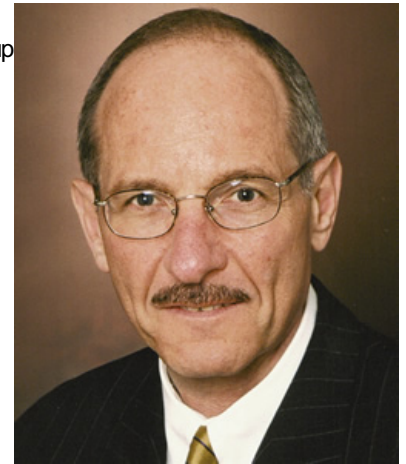
"It's based on the presumption that people want to be educated about the risks and costs of care as they age," he said. "The reality is that no one is interested because no one wants to believe that decrepitude, dependency, senility and helplessness lie ahead, particularly men."

Such thoughts only invite cognitive dissonance because they contradict Americans' bold, hunter-gatherer instincts, which include providing for one's spouse and children.

The way to appeal to can-do Americans, he explained, is to be in sync with their inner drives and essential directives. "For example," said Gordon, "to show how LTC planning can help them protect their kids from having to set their lives aside to care for them."

Currently only about 10% of Americans who could benefit from long-term care insurance have it, according to industry estimates. Could the stumbling block be cognitive dissonance based on misguided marketing?

"Could be," says Melnikoff. "In 2015 I wouldn't be surprised if our sales double for our consumer business and double again for worksite."



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. "In addition to long-term care insurance, today's options range from critical illness insurance and annuities to life insurance with LTC riders."

Information is available from Melnikoff at gary.melnikoff@acsiapartners.com, <http://www.LEARNABOUTLTC.COM> or [201-265-1958](tel:201-265-1958).

In California the company is known as xACSIA Partners Insurance Agency; in other states, as ACSIA Partners.

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