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## **Shopping for Long-Term Care Insurance Can Be Uniquely Frustrating, Says Gary Melnikoff of ACSIA Partners LLC**

Paramus, NJ June 27, 2016 (SEND2PRESS NEWSWIRE) If you're in the market for long-term care insurance, you may be in for a long, exasperating slog. So says Gary Melnikoff, a state-certified agent with ACSIA Partners LLC, one of America's largest long-term care insurance agencies.

"Unfortunately, LTC insurance isn't an easy thing to buy," says Melnikoff. "You can't just comparison shop for it as you can for a TV or refrigerator."

Most shoppers find themselves plowing through general information and regulatory guidance without uncovering any specific policies or prices, Melnikoff asserts. "It's frustrating and a big turnoff. So we offer an easy solution: comparison shopping on the consumer's behalf."

Melnikoff applauds an article published last week on the LTC Guild website, entitled "Shopping for Long-Term Care Insurance Can Be a Big Fat Pain." It documents a hypothetical New Jersey woman's futile attempt to shop for LTC insurance in the same way she recently shopped for a backyard trampoline, a new home, and a new car.



"It would be hilarious if the gist of it weren't so true for so many," says Melnikoff. The article is available at <http://ltcguild.ning.com/profiles/blogs/shopping-for-ltci>.

"LTC insurance is almost in a class by itself," Melnikoff says. "Until recently health insurance was also hard to buy, but now, with the Affordable Care Act, you can easily comparison shop for it on healthcare.gov or the state marketplaces."

"With LTC insurance, the only viable shopping alternative is to rely on an intermediary -- an impartial, state-licensed agent or broker that represents multiple carriers and can do the research on your behalf," Melnikoff says.

But finding the right intermediary can be a challenge. ACSIA Partners LLC makes it easier in four ways:

1. Offering the services of Melnikoff and more than 300 fellow intermediaries (experienced, state-licensed LTC specialists) covering all parts of the nation,
2. Representing several leading LTC carriers, not just one or two,
3. Equalizing commissions so agents have no incentive to favor one policy over another, and
4. Maintaining an educational stance: informing people and helping them move at their own pace toward their own conclusions.

Gary Melnikoff is a leading long-term care agent serving consumers and organizations in AR, DC, DE, LA, MD, NC, NJ, NY, OH, PA, VA, with colleagues covering all other parts of the country.

"We're glad to help everyone, everywhere find the best, most affordable solution for their situation," Melnikoff says. "That could be long-term care insurance, or another option such as critical illness insurance, an annuity, or life insurance with an LTC rider."

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

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

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