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Is Your Long-Term Care Exposure a Broader Danger Than Ebola or Terrorism?

xACSIA Partners Insurance Agency Documents Broad Risk, Advising Americans to Explore Solutions in November, Long-Term Care Awareness Month

Newport Beach, CA October 29, 2014 – Americans concerned about terrorism and Ebola should be aware of a much more likely, though less scary, development: one day needing long-term care. "The risk is great and too many ignore it," says Shelly Kapfhammer, CA-based agent of xACSIA Partners Insurance Agency, a leader in long-term care planning.

"Look at the numbers," says Kapfhammer. Right now, Kapfhammer points out, about 10 million Americans need some form of long-term care, according to the U.S. Department of Health and Human Services. In time millions more will need LTC. "HHS estimates about 70% of Americans over 65 will need care at some point. That is nearly 3 in 4 Americans. That's huge compared to the risk of catching Ebola or becoming a terror victim."

In 2001, the year of the 9/11 Attack on America, injuries and deaths due to terror peaked at about 5,300. Though tragic and reprehensible, the number is a fraction of the 10 million, and rising, requiring LTC in any year. And since 2001, American deaths and injuries due to terror have been far lower.

As for catching the Ebola virus, no one knows how many Americans may succumb. But unless you're a health care worker treating an infected individual, the odds may be close to zero, according to the Centers for Disease Control and Prevention. (In West Africa it's a different story.)

"Needing long-term care doesn't grab the headlines like Ebola and terrorism," says Kapfhammer, "but it's on track to personally attack over 200 million Americans out of the 319 million now living."

November has been designated Long-Term Care Awareness Month and is a good time to look at your risk and start forming a long-term care plan. An easy way to do that, says Kapfhammer, is to check it out on the web: <http://shellykapfhammer.acsiapartners.com>.

"In just five minutes you can find out things like the cost of care in your state and how to afford it without depleting your assets. You can also request more information by email or on the phone."

Shelly Kapfhammer is a leading long term care solutions agent in CA, serving consumers as well as organizations. "We're glad to help them find the best, most affordable solution for their situation," Kapfhammer 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 Kapfhammer at shelly.kapfhammer@acsiapartners.com, <http://shellykapfhammer.acsiapartners.com> or 949-223-8206.

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

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