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## **Homecare-Friendly Long-Term Care Plans from xACSIA Partners Insurance Agency Let Seniors Continue Living at Home and Save Money Too**

**It can be an economical way of receiving care while maintaining valued relationships and activities, according to Newport Beach-based specialist Shelly Kapfhammer of xACSIA Partners Insurance Agency.**

Newport Beach, CA April 28, 2015 – Many people envision long-term care insurance as a means of paying the bills when they move into a care facility. If you're one of them, "You should widen your vision," says Shelly Kapfhammer, a long-term care specialist with xACSIA Partners Insurance Agency, an industry leader. "LTC insurance also pays for care in one's own home. But some policies do a better job of it than others."

Today ACSIA Partners announces a campaign to promote Homecare-Friendly LTC plans.

Kapfhammer points out that long-term care insurance comes in many forms, not all of them ideal for home care. "There are two broad categories of policies," Kapfhammer says, "reimbursement policies and cash policies. With a reimbursement policy you submit bills for approval and subsequent payment, which is usually made to an institution. With a cash policy you get monthly benefit checks that you can use however you wish, giving you great freedom in hiring whatever services whenever you want."

People who prefer to "age in place" (at home) may be better off with a cash policy, according to Kapfhammer. But reimbursement policies have their advantages, and some are more friendly to home care than others. "With our approach, we guide clients to the most suitable policies from multiple leading carriers," says Kapfhammer.

Receiving care in one's own home is not only preferred by many; it can also be easier on the pocketbook, Kapfhammer points out. According to the Genworth 2015 Cost of Long-Term Care Survey, the national average cost of a private room in a nursing home is now \$91,250 per year, up 4.17% from 2014. Assisted living facility costs now average \$43,200 per year, up 2.86% from last year, according to the study. Serious money.

By contrast, care services provided in the home or community can be relatively modest if used judiciously. Homemaker services are now \$20 per hour, up 2.63% from 2014. Home health aide services are also \$20 per hour, up 1.27%. Adult day care center costs now run \$69 per day, up 5.94% from 2014.

At \$20 per hour, in-home care services would run \$20,800 per year if utilized 4 hours per day 5 days a week. Adult day care services would run \$17,940 per year if utilized 5 days a week.

With lower anticipated costs, a less expensive LTC policy might be appropriate. "We serve all kinds of needs of individuals and organizations," says Kapfhammer. "If a client prefers in-home care, a Homecare-Friendly plan will be recommended."

Kapfhammer is glad to receive inquiries and can handle some personally and refer others to agents throughout the United States.

Shelly Kapfhammer is a leading long-term care solutions agent serving consumers and organizations in AZ, CA, FL, SD. "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](mailto: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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