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## Long-Term Care Insurance Can Be as Common as Health Insurance, Says Memory Tracy of xACSIA Partners Insurance Agency

**Tracy's company strengthens its worksite offerings to supplement its direct offerings to consumers.**

Goleta, CA June 20, 2017 -- Memory Tracy welcomes James Dettman to xACSIA Partners Insurance Agency, one of America's largest long-term care insurance agencies. "James will help us bring LTC protection to more and more workplaces," says Tracy.

"We already offer the protection directly to consumers in all states," Tracy says. "Now, thanks to James, we will make it a staple of employee benefit programs too."

Dettman is a veteran of the insurance and employee benefits industries. He will serve as one of four Worksite Sales Directors for xACSIA Partners Insurance Agency, along with Dan Cahn, Ed Jette, and Mario Sestito.

The need for long-term care protection is great, according to Tracy, Dettman and their colleagues.

Nearly three in four Americans over 65 will need long-term care at some point, they say, quoting the U.S. Department of Health and Human Services. So virtually all families will be affected. Somebody will probably need care: if not a spouse or parent, a grandparent, sibling, or other relative.

This is a very big deal, Tracy and Dettman assert, because --

- Long-term care can eat into retirement savings, costing from tens of thousands to \$100,000, \$200,000 or even more per year, depending on location, type of services, and type of claim.
- Family members may be forced into caregiving, disrupting their lives and affecting their ability to earn a living and protect their livelihood.
- Companies suffer, too. They report reduced productivity when employees worry about loved ones needing care.

"Long-term care insurance is the answer," Tracy says, "but it's not getting to everyone through the home. So we'll be offering it aggressively through another channel, the workplace."

Tracy points to key advantages over policies sold directly to consumers:

- Group rates are generally lower,
- Health screening is relaxed, and
- Family members can be included.

xACSIA Partners Insurance Agency is a pioneer in worksite LTC with a successful team in place, and that's why Dettman joined them, Tracy says. "He's here to help us take it to the next level."

The potential is very large. According to the American Association for Long-Term Care Insurance, only 10 million or so Americans have bought long-term care insurance; and only a fraction have gotten it at their place of work.

By contrast, over 270 million have health insurance, and a majority, 155 million, have it through their employer, according to the Urban Institute.

"Dettman will help us leverage a proven approach," says Tracy. "If we do what the health insurance industry did, within a few years up to 155 million can have easy access to LTC protection through their jobs."

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Memory Tracy is a leading long-term care agent serving consumers and organizations in AZ, CA, CO, GA, HI, IA, ID, IL, IN, LA, MD, MN, MO, MT, NC, ND, NE, NM, OK, PA, SC, SD, TX, VA, WA, with colleagues covering all other parts of the country.

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

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