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ACSI Partners LLC Seeks 150 New Agents to Serve Growing Segments of Its Long-Term Care Planning Business

Gary Melnikoff, based in NJ, invites inquiries from candidates as well as consumers and organizations needing care protection.

Paramus, NJ November 17, 2016 -- The long-term care insurance market seems to be in turmoil thanks to rate increases, waning consumer demand, and carriers exiting the business. Pessimism prevails, but not for ACSI Partners LLC, one of America's largest long-term care insurance agencies.

The company is quite bullish, in fact. "We're looking for 150 new agents," says Gary Melnikoff, who represents ACSI Partners LLC in AR, DC, DE, LA, MD, NC, NJ, NY, OH, PA, VA. "We need them right now to handle current need and projected demand." What's going on?

The company is not immune to the industry turmoil. "Our traditional business, individual LTC insurance, has temporarily levelled off," Melnikoff says, "but it's still substantial and continuing; and two new segments are surging: hybrid care solutions and worksite plans."

Hybrid solutions are annuities or life insurance policies with long-term care riders. They are based on tangible assets that may be tapped to pay for care when needed. This has several advantages that make them attractive buys:

- **Premiums can never increase.**
- **Benefits cannot change.**
- **Funds not used for long-term care go to beneficiaries tax-free.**

Also, "It's easy to add a care rider to instruments the client needs anyway, like a life policy or annuity," says Melnikoff.

Worksite plans are group or multi-life plans that offer long-term care protection as an employee benefit. "They're in demand because they appeal to both the company and the employee," says Melnikoff.

- **The plans bolster employee effectiveness and earning power.** In the absence of LTC plans, long term care issues cost American industry \$29 billion annually in lost productivity, according to a study by the MetLife Mature Market Institute. And employees jeopardize their income when they have to assume care duties.
- **The plans offer multiple tax benefits.** Premiums can be 100% tax-deductible to a business. For employees, premiums are not considered income, and the benefits received are generally tax-free.
- **Economies of scale simplify everything.** For example, there is relaxed health screening; and group rates keep premium costs down.

"Advantages like these make worksite LTC a no-brainer," says Melnikoff. "And we think it could become as common as group healthcare, which has become the norm for most employers."

"Overall, for businesses as well as families, the need for LTC solutions is enormous," says Melnikoff. "That's why we're so bullish."

Also, Melnikoff predicts that the traditional LTC insurance business will start growing again fairly soon. "There are products out there, already developed, but sitting on carriers' shelves because the near-zero interest rate environment makes them uneconomic. As soon as interest rates start going up again, it's a whole new ballgame."

"So we're looking for 150 senior solutions agents to join us in serving this large and growing market."

Melnikoff is glad to hear from candidates, as well as from consumers and businesses, by email, internet, or phone -- at gary.melnikoff@acsiapartners.com, <http://www.LEARNABOUTLTC.COM> or 201-265-1958.

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.

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

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