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Check Out Long-Term Care Insurance Agents before Engaging with Them, Gary Melnikoff of ACSIA Partners LLC Advises

Paramus, NJ July 21, 2015 – If you're in the market for long-term care insurance, you've probably submitted some online forms. And your phone may be ringing. How should you respond? "Cautiously at first," says Gary Melnikoff, a long-term care specialist with ACSIA Partners LLC, a leading long-term care insurance agency.

Why?

"Before any agent can develop valid recommendations and quotes, they need a lot of personal information," Melnikoff explains. "Sensitive facts about your health and finances. So you'd better know who you're dealing with." Also, Melnikoff adds, "Their level of experience matters, so it's good to check that out too."

The specialist suggests going online to answer three key questions:

- 1. Do they have a professional website?** Today a site is an agent's calling card, evidence they're in business and serious about it, Melnikoff asserts. "Their site provides a wealth of information about them and their practice," Melnikoff explains. "To find their site, ask them for its address, or search for it by entering their name and 'long term care insurance.'" What if they don't have a site? "That's not a good sign," says Melnikoff. "The agents in our company have robust sites with their picture, location, states where they're licensed, carriers they represent, news about them, and more."
- 2. Can you find evidence of them beyond their site?** "Search for them on Google or Bing, and on social media sites such as Facebook, Twitter, or LinkedIn," Melnikoff suggests. "Enter their name and the words, 'long term care.' Do they come up? How often? Are people recommending them or referring to them? Are they being quoted in the news or industry publications?"
- 3. Can you find them on specialized industry sites?** Many agents have registered with one or more of the following, according to Melnikoff:

- **American Association for Long-Term Care Insurance.** Registered members are listed by zip code here: <http://www.aaltci.org/cgi-bin/distance2agents>
- **Long Term Care Guild.** Registered members may be found by entering their name in "Advanced search," here: <http://ltcguild.ning.com/profiles/members/>
- **National Care Planning Council.** Participating agents may be found by state here: <https://www.longtermcarelink.net/a7insurancequotes.htm>
- **Agent Review,** the new rating and matching service for insurance agents and buyers. Registered members may be found by selecting "Long Term Care" as the insurance type and entering a zip code, here: <http://agentreview.net/>

"Once you've checked an agent out," says Melnikoff, "you can breathe easy knowing you're dealing with a pro, and get down to brass tacks."

Gary Melnikoff is a leading long-term care solutions agent serving consumers and organizations in AR, DC, DE, LA, MD, NC, NJ, NY, OH, PA, VA. "We're glad to help them find the best, most affordable solution for their situation," Melnikoff says. "In addition to long-term care insurance, today's options range from critical illness insurance to annuities and life insurance with LTC riders."

Information is available from Melnikoff at 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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