

## **Testimony to the Senate Special Committee on Aging**

**Submitted by Eileen J. Tell, Senior Vice President, Long Term Care Group, Inc.  
1 March 2006**

### **Introductory Remarks**

Good morning, Mr. Chairman and members of the Senate Aging Committee. I am Eileen J. Tell, Senior Vice President of Long Term Care Group, Inc.

I appreciate the opportunity to speak to you today about the importance of greater consumer awareness and incentives to encourage people to take personal responsibility for their long term care needs.

Over the last 21 years, I have worked in various capacities to educate consumers about the risks and costs of long term care and the advantages of planning ahead for those needs. My work has also focused on creating and enhancing private financing products and services to meet those needs. These options include new designs for affordable continuing care retirement communities (CCRCs), a variation on that concept for those who wish to age in place called "Life Care Without Walls," and a variety of long term care insurance products across all market segments including the current public-private Medicaid Partnership model, as well as products that combine insurance with other financial instruments.

Since 1990, Long Term Care Group (LTCG) has been involved in research, education, product development and administration focused exclusively on long term care. LTCG is a full-service third-party administrator and outsource partner for long term care insurers. We currently have over 30 insurance company clients and the scope of our business represents long term care insurance policies in force of close to 1,000,000. We provide a broad range of services to our clients including product design, compliance, marketing support and services, underwriting, claims and care coordination, billing and customer service. LTCG is also the architect and administrator for the nation's largest not-for-profit, self-funded long term care program - the California Public Employees' Retirement System (CalPERS) Long Term Care program. In the group market, it is second only to the Federal Employees' Long Term Care Insurance Program, in terms of premium in force.

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## **Value of Planning Ahead**

Through this work, we talk every day with people who planned ahead for the long term care needs of themselves and their loved ones. We hear their stories of what motivated them to obtain long term care insurance and, more importantly, how it impacted their lives to have this protection. While no one wants to think about a time when they might need long term care, planning ahead and having insurance can make a significant difference to financial well-being, quality of care, control over care choices and peace of mind. I have included with my written testimony an example of some of the personal stories our claimants have shared with us over the years – illustrating the difference that having insurance has made for them and their loved ones.

## **The Uninsured**

Despite these compelling advantages, the number of people today who plan ahead and obtain private insurance is small. The magnitude of this problem is captured in a tool developed in 2003 called the Index of the Long Term Care Uninsured. (I have shared with the Committee a press release from the Long Term Care Financing Strategy Group focusing on the large portion of Americans who do not have financial protection against the risk of needing long term care.)

Specifically, 87% of the population age 45 and older (who are not currently receiving Medicaid and who have incomes of \$20,000 or more) are uninsured for long term care. Since sales have historically focused on “seniors,” the proportion of people age 65 and older who are uninsured is slightly lower – just about 80%. But for the rapidly growing “baby boomer” generation – those adults ages 45 to 64 – 90% are without insurance against long term care costs. While the average age at which people are purchasing long term care insurance is decreasing significantly – reaching more effectively into the baby boomer market – the rapid rate of population growth in that cohort is off-setting gains in policy purchase. So the net effect is that the vast majority of boomers still lack protection against this risk.

Last year, for the first time, the Index of the Long Term Care Uninsured also looked at state-specific trends, identifying the proportion of older adults who are uninsured for long term care within each state. The state-specific analysis focuses on the adult population age 45 and older with incomes of \$20,000 or more. We find tremendous variations across states. Specifically, the percent of older adults who are uninsured for long term care ranges from a low of 78% to a high of 97% across the 50 states and the District of Columbia. Eighteen states have a market penetration of long term care insurance that is above the national

average. (A copy of the Press Release on the Index of the Long Term Care Uninsured is attached.)

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## **State Initiatives and Incentives**

We are only beginning to identify and understand the many diverse factors influencing these trends. The variables at work across the states with the highest and lowest market penetration are complex. First, there are differences across these states in terms of the size, education, age distribution and income among their older adults. Also, some states have adopted one or more of several specific initiatives to reduce reliance on Medicaid or to encourage and enable more adults to obtain long term care insurance. While we have only begun to try to isolate and understand all these factors, a very preliminary analysis suggests that raising awareness and providing incentives to promote the purchase of long term care insurance are important elements.

There are many things a state can do to encourage private responsibility for long term care planning. State tax incentives, a public-private Partnership initiative, public education and awareness, a long term care insurance program for public employees and retirees, speed to market activities and others are among those we hope to encourage states to consider.

One very important finding, however, is that we see greater market penetration for long term care insurance in states that have adopted tax incentives for long term care, with a tax credit having a greater impact than a tax deduction. Specifically, market penetration among states with a tax credit or deduction for long term care is 8.1% compared with 6.7% in states without such incentives. Similarly, in states with a state-sponsored long term care insurance program for public employees and retirees, market penetration is 8.1% compared with 4.6% in states without such a program. Also, of the 18 states that have "above average" market penetration for long term care insurance, three of them (California, Connecticut and New York) have the "Partnership for Long Term Care" Program, which combines Medicaid and private long term care insurance. Many states already have passed legislation to develop a Partnership Program for when the Federal law would be changed. A national expansion of the Partnership concept is a key component of the just-passed Deficit Reduction Act of 2005.

### **"Own Your Future" - The U.S. Department of Health & Human Services' (HHS) Long Term Care Consumer Awareness Campaign**

We know that awareness is a critical element in this dilemma. Too many people learn about long term care the hard way – when they and their loved ones need care. That's often when they become aware of the harsh realities of paying for care. Many people don't think about their future long term care needs and therefore fail to plan

appropriately. If individuals and families were more aware of their potential need and the options for addressing it, they would be more likely to take steps to prepare for the future.

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These are the critical premises behind the Department of Health and Human Services' (HHS) Long Term Care Consumer Awareness Initiative. The Campaign represents a unique partnership between the federal government and states to offer a consistent and long overdue message about personal responsibility and planning ahead for long term care needs. Another key element of the Campaign and one which has been vital to consumer acceptance seems to be the objective sponsorship, providing education and awareness from an independent government source.

Phase I of this awareness demonstration project launched in January 2005 in Arkansas, Idaho, Nevada, New Jersey and Virginia. Governors from those states each sent letters to about 2.1 million households with consumers ages 50 to 70 encouraging them to plan for their long term care needs and offering a Long Term Care Planning Kit which provides basic information on how to plan for a broad range of long term care issues including private finance. The response rate to the direct mail and media campaign was an impressive 8% across these states.

Also, individuals from every demographic segment found relevance in the campaign. Industry representatives have indicated that they have seen a favorable impact on awareness, inquiries and in some cases sales of private long term care insurance in the campaign states. And our own research supports this finding. Individuals who received the "Own Your Future" materials were about twice as likely to take some kind of planning action as a result; this includes examining their current coverage to see if it includes long term care, talking to a financial planner or agent about long term care insurance, or buying a policy.

Following the success of Phase I, three additional states, Kansas, Maryland and Rhode Island have been added as Phase II of the campaign. With the passage of the National Clearinghouse for Long Term Care which is a component of the Deficit Reduction Act, this successful model, along with other valuable education and information on long term care, will be extended to all 50 states.

## **Conclusion**

The Awareness Campaign is an important model and a great start. But it will be important for states and the federal government to expand on these and other efforts to make consumer more aware and motivate them to plan ahead for their future long term care needs. The Deficit Reduction Act includes a very important consumer awareness component, the National Clearinghouse for Long Term Care, which allocates \$3,00,000 per year for the next five years to foster consumer awareness. We are fortunate to have learned in Phase I of the pilot demonstration for the "Own Your Future" campaign that this model is effective

both in raising awareness and encouraging planning behavior. This gives us a tested and effective infrastructure on which to build as we implement the National Clearinghouse for Long Term Care.

Thank you for the opportunity to share these remarks with you today.

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## Attachment One

# NEWS RELEASE THE LONG TERM CARE FINANCING STRATEGY GROUP

For Immediate Release  
October 12, 2005

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### **MOST AMERICANS ARE NOT PROTECTED AGAINST THE RISK OF NEEDING LONG TERM CARE, ACCORDING TO THIRD ANNUAL STUDY**

*Washington DC* . Just as Congress is preparing to take up long term care policy issues, more Americans than ever lack the insurance protection they need against a catastrophic long term care event. As baby boomers begin to move into retirement and the costs of care are rising, the third annual Index of Long Term Care Uninsured released today indicates that more than eight out of every ten Americans over the age of 45 are not insured against the costs of long term care. The national Index looks at adults ages 45 and older with incomes such that they could theoretically afford long term care insurance.

This year, the Index also looks at state-specific trends, identifying the proportion of older adults who are uninsured for long term care within each state, revealing tremendous variation across states. The analysis indicates that:

- The percent of older adults who are uninsured for long term care ranges from a low of 78% to a high of 97% across the 50 states and the District of Columbia.
- Eighteen (18) states have a market penetration of long term care insurance that is above the national average (see map attached).

- These 18 states, in terms of the percent of older adults having long term care insurance protection, make up 68 percent of the total long term care insurance coverage in force across the U.S. These states, however, account for only 41 percent of the nation's older adults.
- Of these 18 states, three of them (California, Connecticut and New York) have a "Partnership for Long Term Care" program, a model initiated with funding from the Robert Wood Johnson Foundation, combining Medicaid and private long term care insurance that is being considered for national expansion.

These eighteen states in order of market penetration for long term care insurance are:

North Dakota, Nebraska, South Dakota, Iowa, Texas, District of Columbia, Virginia, Maine, Kansas, Missouri, Minnesota, Florida, California, Wisconsin, Connecticut, Colorado, New York and Illinois.

The state-specific analysis focuses on the adult population ages 45 and older with incomes of \$20,000 or more. The national analysis focuses on adults age 45 and older with incomes of \$20,000 or more who are not currently covered by Medicaid.

The Index of Long Term Care Uninsured, produced by the Long Term Care Financing Strategy Group of Washington D.C., also shows the following:

- 90 percent of persons between the ages of 45 and 64 (not currently on Medicaid) are uninsured for long term care. This represents only a slight increase in the proportion of "boomer" age adults without long term care protection, compared with 89 percent uninsured in 2003.
- For those age 65 and over, 81 percent are uninsured for long term care, compared with the 2003 figure of 77%.

The Index is based on a concept developed by John A. Cutler, J.D., a long term care policy expert currently at the U.S. Administration on Aging, with research analysis originally conducted by Marc Cohen, Ph.D., President, LifePlans Inc. This third annual report was created by John Cutler, Marc Cohen and Eileen J. Tell, Senior Vice President, Long Term Care Group, Inc. The Index was compiled using Census data and information on policies in force as of December 2004 from LIMRA, a market research trade group. The state distribution of policies in force is based on information from the National Association of Insurance Commissioners, the Federal Long Term Care Insurance Program and the CalPERS Long Term Care Program.

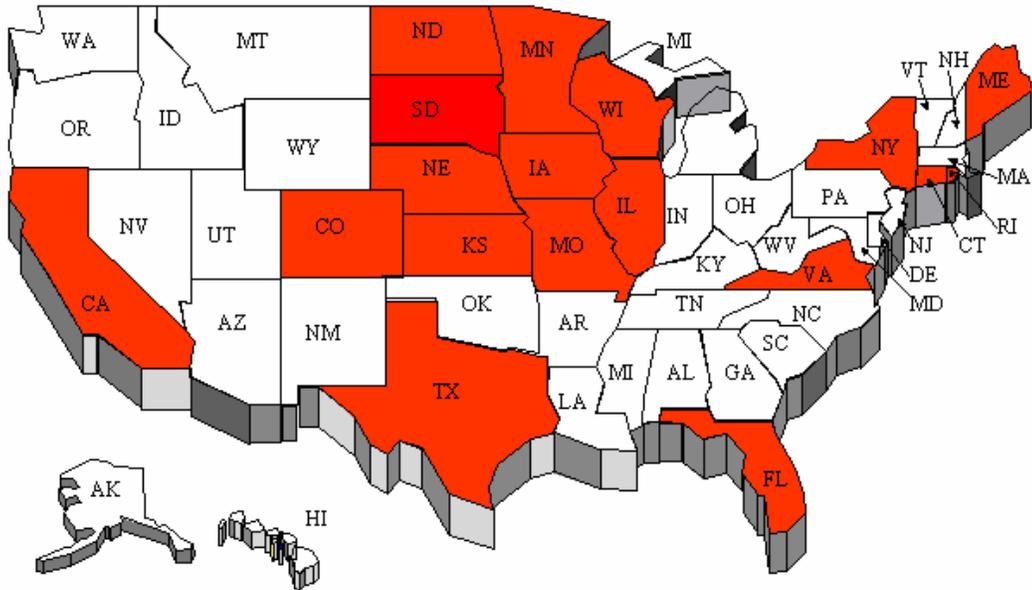
The percent of population that is uninsured for long term care nationally has increased slightly, based on the 2005 Index compared with the 2003 findings. The recent decline in policy sales, coupled with strong rates of population growth among those ages 45 and older is a major factor. Marc Cohen of LifePlans further explains, "While policy sales to younger buyers are increasing as a percent of the total, policy sales overall are down. This, coupled with the fact that boomers are one of the fastest growing population segments explains this downturn in market penetration for those ages 45 to 64."

"There are many things a state can do to encourage private responsibility for long term care planning," said Cutler. "State tax incentives, a public education and awareness initiative and long term care insurance for public employees and retirees are just some of the options."

Tell added that "these states are probably doing something right, but we all have a long way to go. The variables at work across the states with the highest and the lowest market penetration are complex. First, there are differences across these states in terms of the size, education, age distribution and income among their older adults. Also some states have adopted specific initiatives to reduce reliance on Medicaid for long term care by tightening Medicaid eligibility rules or encouraging and enabling more adults to obtain private long term care insurance."

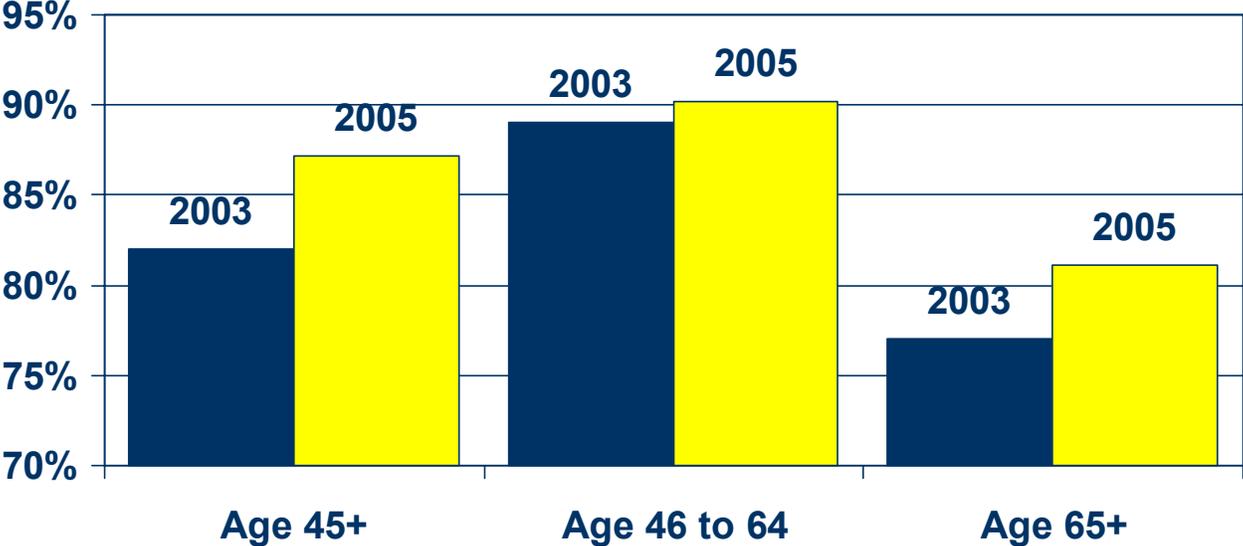
"It is important to take these national issues and begin to look at them state by state, and this is a first step in that process," noted Joyce Ruddock, Vice President, Long Term Care, MetLife, and the founder of the Long Term Care Financing Strategy Group. "Many states are taking action, but there is still more to be done."

## States With "Above Average" Market Penetration



# Persons Without LTC Coverage\*

\*(No Medicaid and No Private LTC Insurance) 2003 vs. 2005 Index



*The Long Term Care Financing Strategy Group is a non-profit, non-partisan think tank comprised of academics, researchers, policy analysts, and individuals representing aging organizations, providers, insurers and others. It brings together public and private perspectives, and provides a forum to address long term care financing issues and offer solutions.*

*LifePlans, Inc. is a recognized leader in long-term care, providing more than 80 writers of long term care insurance with a comprehensive range of risk management and consulting services.*

*Long Term Care Group, Inc. is a full service third party administrator with over 1,000,000 policies under management, 30 insurance company clients and 600 employees. LTCG offers a complete portfolio of long term care insurance services, including product development, compliance, actuarial, underwriting, claims, care management and full policy administration for both the group and individual markets*

*The Mature Market Institute is MetLife's information and policy resource center on issues related to aging, long term care, retirement, and the 50+ marketplace. The Institute, staffed by gerontologists, provides research, training and education, consultation and information to support MetLife, its corporate customers and business partners. The Institute commissions studies and polls, working with academic institutions and independent research organizations to analyze trends and patterns related to the aging of America and its application to business.*

*Long term care is defined as a wide range of supportive and health services for persons who have lost the capacity for self-care due to illness or frailty. Need for long term care is measured by how much assistance is needed with Activities of Daily Living (ADLs) such as eating, dressing, bathing, toileting and transferring from a bed to a chair. According to the Congressional Research Service, in the year 2000 national spending of all forms for long term care was \$137 billion. About 9 million persons over age 18 currently receive long term care assistance.*

*Note: The Index excludes those with incomes under \$20,000 which necessarily includes those individuals on Medicaid. This is a generally accepted absolute minimum threshold for suitability, though it should be noted that \$35,000 is used by the National Association of Insurance Commissioners as a suggested income criteria for purchase.*

## Attachment Two

### Fact Sheet on Planning for Long Term Care Needs

Too many people learn about long term care the hard way, when they or their loved ones need care. That's often when they become aware of the harsh realities of paying for care:

However, long term care needs are best met when they are planned for. Planning ahead gives an individual time to talk with his/her family about preferences and concerns, to research care options in his/her community, and to give some thought to preferred types of services and providers. Furthermore, planning ahead gives individuals the time to plan for how they will pay for care – which can be very costly – in a way that does not deplete the financial resources available for a spouse or other family members.

Some of the specific advantages of planning ahead include:

- Preserving assets and income for uses other than paying for long term care services. This allows one to ensure quality of life for a spouse or other family member and allows one to preserve and pass on an estate to heirs.
- Providing choice over care options and control over where and how one receives long term care.
- Improving quality of life for yourself and family. This results in less emotional and financial distress on an individual and his/her family.
- Easing the burden of providing care from loved ones. Family members can still be involved in the daily care routine, but they can be a supplement rather than being the only source of care, which is emotionally and physically demanding.
- Maintaining independence. Your choices for care outside a facility and being able to stay at home as long as possible are enhanced if you planned ahead, including a plan for how to pay for care options that are less likely to be covered by payers of last resort such as Medicaid.

# Why People Do Not Plan Ahead

Even though there are important advantages of planning ahead, people still often do not do so. Even when people are aware of and acknowledge these advantages, there are still emotional and logistical barriers to planning ahead. Some factors are more important for certain people than others. But all play some part. They include:

- **Lack awareness of the risks of needing care.** While awareness is growing, many people still do not realize that the chance of needing long term care in the future is as high as six out of 10. Considering the “risks” that people insure and plan for everyday, it is extraordinary to think that people are not planning for something with such a high probability of taking place.
- **Lack awareness of the costs of care and who pays.** Even if people do acknowledge the risks, many people do not realize that long term care is expensive and that existing insurance such as Medicare, health plans, or disability coverage do not pay for long term care. Some people understand that Medicaid pays for long term care, but do not understand the eligibility requirements and the nature of choice and coverage available under Medicaid.
- **Most people do not realize that, if they need long term care for an extended time, it is most likely to be paid for out-of-pocket.** Consumer publications review the “government programs” that pay for long term care, but people are likely to skip the “fine print” that goes into more detail about when government programs will and will not pay. People do not understand that long term care is much more than skilled care. They often think that Medicare will cover most of their long term care needs because skilled care is paid for by Medicare. Another source of confusion is the “pie chart” showing that Medicare and Medicaid pay for the majority of care. While this is true on an aggregate basis, most people with income and assets will pay for extended long term care out-of-pocket.
- **Denial also plays a role.** Many people avoid thinking about or discussing the possibility that they might be disabled or dependent. Many hope that it will not happen to them.

- **Competing planning priorities.** There are many day-to-day issues as well as long-range plans that require attention, such saving for college or handling a pressing medical or financial situation. Because people tend to avoid planning for long term care, it often takes a back seat to these other planning priorities.
- **Difficulty in discussing long term care issues.** While it is difficult for people to acknowledge that long term care is a possibility in the future, it is also especially difficult to talk with family about long term care issues. However, talking with family about care options for example is an important part of planning. Adult children feel “guilty” prying into their parents’ lives by discussing plans they may have made. Will their parents think they are trying to shirk their responsibilities to care for their aging parents? Or that they are trying to “insure their inheritance?” Similarly, elderly parents do not want to burden their adult children with the responsibilities for care-giving as they age. Thus, both elderly parents and adult children avoid discussing this important issue.
- **Understand the benefits of planning.** While many people do acknowledge the benefits of planning or at least recognize them, they may not have internalized the benefits enough to act on them. Often other barriers to planning interfere with that. In focus groups, many people can name advantages of planning ahead – citing many of the items raised above. However, knowing that those benefits are there, and then knowing how to get there, are two different things.
- **Understand how to plan.** The “How To” is an important place where people need help in planning ahead for long term care. Fear of doing it wrong, or making a mistake or simply not knowing how to begin can hold someone back. People are concerned with “scams” preying on worries around health and getting older, so they may be additionally skeptical of information or products targeted to help them plan ahead and think about long term care needs.

Attachment Three –  
PERSONAL PLANNING STORIES



## spotlight on health

(NAPS)—Kathi Gallay, a Plainsboro, New Jersey resident, is getting ready for retirement. In addition to savings and retirement plans, she has purchased long-term care insurance (LTCI).

But Gallay is 55 and has no plans of leaving the workforce anytime soon. In fact, she's on her way back to school to get another degree. Why would anyone in her position be thinking about long-term care, let alone purchasing insurance?

She credits one person, whose experience made her realize how important it is to plan ahead.

"This is all because of my Mom," Gallay explains.

After her father passed away, Gallay's mother Edith refused to move closer to her family. A strong-willed and independent woman, Edith was in her early 70s, in good health and had numerous friends in her community. Despite the efforts of Gallay and her sister to change her mind, Edith was determined to remain in Florida.

"Since she wouldn't move, we insisted that she purchase long-term care insurance," Gallay explains. "Just in case."

Because of Edith's age at enrollment, the premiums were considerably higher than for a younger person. However, the family made the investment because it gave them peace of mind concerning their mother's future.

Three years later, Edith went blind.

"We never expected that," Galloway recalls. "Despite this setback, Mom was still in good health and wanted to remain in Florida. The only way to make it work was to use the insurance."

Long-term care insurance enabled the family to hire a nurse's aide to visit Edith several times a week. This benefit meant Edith could continue to live at home in Florida near her friends. It also

helped preserve Edith's dignity and independence while she adjusted to the loss of her sight.

In light of this experience, Galloway and her sister made an important decision. After investigating several different policies three years ago, both sisters purchased long-term care insurance for themselves.

"When I turned 50, I just started thinking that I needed to move in a new direction," Galloway explains. "I wanted the assurance that I will be taken care of adequately and comfortably. I wanted the same peace of mind that we had when our mother was suddenly taken ill."

Many people want that same kind of assurance but know little about long-term care or the variety of resources which are currently available. Many assume that Medicare or their personal savings will be more than sufficient. Galloway strongly disagrees.

"Long-term care can cost over \$80,000 a year," Galloway explains. "I like to know that whatever I have, my family will have when I'm gone. I want my savings to go to my family."

"What happened to my Mom could happen to you or to any member of your family," she says. "Everyone needs to talk about this with loved ones and to understand the issues involved. The way to start is to ask questions and to find answers that work for you."

"Own Your Future," a new program sponsored by federal government and coordinated by the New Jersey Department of Health and Senior Services, is a good place to begin to learn about long-term care planning. By dialing a toll-free number, New Jersey residents can receive a free planning kit, including a guide for long-term care and an audio CD with helpful information about this issue.

The toll-free number for "Own Your Future" is 1-866-PLAN-LTC (1-866-752-6582).



## Planning Ahead for Long-Term Care: The Key to Preserving Financial Security, Choice, and Dignity

(NAPS)—Most people have to learn about long term care the hard way—when they or a loved one has an illness or injury requiring extensive, or even life-long care. That's when they learn that the need for long-term care can strike anyone; that care is expensive; and that long-term care isn't covered by traditional medical insurance or by Medicare.

Fortunately for Sandra Smoley, former California Secretary of Health & Welfare, she learned about long term care before the need arose within her own family—in time to plan ahead. A few years after Sandra purchased long-term care insurance—through her employer—for herself and her husband, Sandra's husband was diagnosed with a rare but serious medical condition.

As a result, he now requires 24-hour care to assist him with basic activities such as bathing, dressing, meals, and getting to and from the toilet. But private long-term care insurance coverage allows Sandra's husband to receive the long-term care he needs in his own home, during the day from a home health aide and at night from his wife and daughter.

Without the insurance, they might have had to consider a nursing home—or Sandra might have had to quit her job. But, as Sandra puts it, "Having coverage affords me the privilege of being able to keep him at home. And—I'm able to work and have a semblance of a life . . . It allows me to stay balanced so that I am a much better caregiver because I don't have it 24 hours a day. I have some relief. It's allowed me to get my arms around what's happening in our lives."

If you want to make a start at planning ahead, call toll-free 1 877 582-4872 for a free Guide to Long-Term Care Insurance or click on the consumer information section of <http://www.hiaa.org>.



"Having long-term care coverage affords me the privilege of being able to keep my husband at home. And, I'm able to work and have a semblance of a life....Long term care insurance let me get my arms around what's happening in our lives."

*Sandra Smoley  
former California Secretary  
of Health & Welfare*

*Photo by Dick Schmidt, courtesy of the  
Sacramento Bee*

### Having Long-Term Care Insurance:

- Improves access to quality care and lets you choose where you get care.
- Cuts out-of-pocket costs and keeps you from having to rely on the government's program for the poor. U.S. Dept. of Health & Human Services studies estimate that people with LTC insurance save between \$60,000 and \$75,000 in nursing home costs, and more than \$100,000 for assisted living.
- Ensures quality of life for your caregiver.

## Long-Term Caregiving: One Man's Story

(NAPS)—A growing number of American men provide long-term care (LTC) for a loved one. One man, who started helping to care for his mother in 1997 when she suffered a stroke, has some advice for the government on how to make this easier on everyone involved.

According to a study by the National Alliance for Caregiving:

- Many men struggle to balance employment and eldercare responsibility.

- Men are just as likely as women to be the primary caregiver.

- More men than women reported having to forgo work-related travel. One-quarter considered a job change to better accommodate eldercare demands.

- More men than women provide long distance care.

Fortunately for one such caregiver, Steve Kahn, his mother has LTC coverage through the California Public Employee Retirement System (CalPERS) to help pay for a team of caregivers.

Private coverage can mean a richer range of choices, takes the burden off family finances, and keeps policyholders from having to rely on Medicaid.

"Without CalPERS long-term care coverage, Mom would have had to move into a facility," Kahn says. "I don't think she would have survived the move. CalPERS LTC coverage helped save my mother's life."

With private coverage, The MetLife Study of Employed Caregivers found, family caregivers suffer less stress, have twice the odds of staying in the workforce, and face fewer workplace disruptions and less social stress.

Kahn is also working to change federal public policy to encourage more Americans to secure the pro-



**Long-term care insurance can be a lifesaver for many families.**

tection of private LTC insurance. He joined U.S. Representatives Nancy Johnson (R-CT) and Earl Pomeroy (D-ND), AARP, and AAHP-HIAA to increase awareness of the difference LTC coverage can make.

Congress is considering a bill sponsored by Johnson and Pomeroy, the "Long-Term Care and Retirement Security Act of 2003" (H.R. 2096). Senators Chuck Grassley (R-Iowa) and Bob Graham (D-FL) have introduced corresponding Senate legislation (S. 1335). These bills would strengthen federal tax incentives for private long-term care insurance coverage and provide tax relief to families already struggling with long-term care needs.

If you have views or experiences regarding long-term care, you can share them with your representatives in Washington by writing to the U.S. Senate, Washington, DC 20510 and the House of Representatives, Washington, DC 20515.