

NEIL ABERCROMBIE
GOVERNOR OF HAWAII



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Committee on Finance

HB2, RELATING TO LONG TERM CARE

Testimony of Wes Lum
Director, Executive Office on Aging
Attached Agency to Department of Health

Thursday, February 21, 2013; Conference Room 308

11:00 a.m.; Agenda #1

1 **EOA's Position:** The Executive Office on Aging (EOA) supports the intent of this measure
2 provided that its enactment does not reduce or replace priorities within our Biennium Budget
3 Request.

4 **Fiscal Implications:** An unspecified amount would be appropriated to EOA to conduct an
5 education and awareness campaign on long-term care and an evaluation of the campaign.

6 **Purpose and Justification:** EOA has developed a strategy for a public awareness campaign on
7 long-term care. The primary objective of a public awareness program in Hawaii for long-term
8 care financing education must focus on the topic of planning earlier in life. Other objectives
9 include:

- 10 1. Generating a public conversation about a topic considered controversial in political circles.
- 11 2. Education about the predictable costs of long-term care broken down by contexts involved
12 (at home care, hospitalized, etc).
- 13 3. Targeting minority females.
- 14 4. Crafting a message that is family focused rather than on the individual.

- 1 5. Bridge a partnership for public awareness with the Governor’s office and other political
- 2 entities.
- 3 6. Not using fear tactics to raise awareness. Research by Porter Novellis for the federal long-
- 4 term care public awareness program identified fear tactics as non-effective, even creating
- 5 opposition to the campaign. Alternatively, appropriate humor was recommended from the
- 6 federal plan.

7 The budget estimate range is \$400,000 - \$650,000 for each year of the fiscal biennium.

8 This projection accounts for print costs, event planning/execution, graphic design costs,
9 advertising budgets, technical support for web presence, and other expenses such as having a full
10 time coordinator that can monitor all evaluation tracking.

11 Below please find an overview of our strategy for a public awareness campaign.

OBJECTIVE	METHODS	PURPOSE
Planning education, Predictable costs, Family focused message	Grass roots, earned media, 800 #, social media, radio/TV (PSAs) and appearances of experts), events, pamphlets, email	Direct contact and provision of materials with educational content best serve the Planning objective.
Creating public conversation, Governors partnership	Grass roots, earned media, social media, radio/TV, events, pamphlets, mobile adverts	Constant reminders coupled with opportunities to directly engage the public best serves the creation (and sustaining of) a public conversation.
Target minority females	Grass roots, earned media, social media, radio/TV, events, pamphlets, mobile adverts	Targeting a specific audience requires leveraging research and specific promotional materials/events in the community and locations where the target audience lives and works.

12
13 We note that the appropriation for a long-term care public awareness campaign is not part
14 of the Governor’s Administrative package. Should there be surplus funds available for this

- 1 project, we would be supportive as we agree with the concept of this initiative as this is consistent
- 2 with EOA's goals and objectives. Thank you for the opportunity to testify.

TO: HOUSE FINANCE COMMITTEE
Rep. Sylvia Luke, Chair

FROM: Eldon L. Wegner, Ph.D.
POLICY ADVISORY BOARD FOR ELDER AFFAIRS (PABEA)

HEARING: 2:00 pm Thursday, February 21, 2013
Conference Room 308, Hawaii State Capitol

SUBJECT: HB 2 Relating to Long-Term Care (Kupuna Caucus package)

POSITION: The Policy Advisory Board for Elder Affairs **strongly supports HB 2**, which appropriates funds to the Executive Office on Aging to conduct an educational awareness campaign on long term care and to arrange for an independent evaluation of the campaign and appropriates the needed funds for these tasks to the EOA.

RATIONALE:

The Policy Board for Elder Affairs has a statutory obligation to advocate on behalf of the senior citizens of Hawaii. While we advise the Executive Office on Aging, we do not speak on behalf of the Executive Office of Aging.

- ! The Long-Term Care Commission submitted its recommendations to the Legislature on January 18, 2012. The Commission recommended an education and awareness campaign on long-term care based on its research which found much misinformation by the public regarding the financing of long-term care, inadequate knowledge of the costs of long-term care, an acknowledgment by the vast majority that they were unable to afford care, and a large percentage who reported no plans regarding their future care.
- ! The goal of the education awareness program would be to understand the risks of needing long-term care and the high out-of-pocket cost of long-term care, to motivate families to plan for their future long-term care needs and to create an awareness of options which would be helpful in financing long-term care, including the role of a limited public social insurance program and the role of private long-term care insurance.
- ! The Commission recognized that increasing public attention and knowledge of options is a necessary step to increase community support for a limited public insurance program which they found to be the most viable means to assist families with the cost of care without having to increase reliance on the general revenues of the state, and to reduce the need for enrolling in Medicaid.
- ! HB 2 appropriates funds to the Executive Office on Aging to contract for a coordinator of the public awareness campaign and for other expenses entailed in the campaign. The Executive Office on Aging will be the lead agency in designing the campaign. The endeavor will be a public-private partnership, involving the active participation of community groups such as AARP and FACE in conducting community education forums.

Thank you for allowing me to testify on this bill.



To: Committee on Finance
Representative Sylvia Luke, Chair

Date: February 21, 2013, Conference Room 308, 11:00 a.m.

Re: **HB 2 – RELATING TO LONG TERM CARE**

Chair Luke and Committee Members:

My name is Steve Tam, Director of Advocacy for AARP Hawaii. AARP is a membership organization of people 50 and older with nearly 150,000 members in Hawaii. AARP fights on issues that matter to Hawaii families, including the high cost of long-term care; access to affordable, quality health care for all generations; providing the tools needed to save for retirement; and serving as a reliable information source on issues critical to Americans age 50+.

AARP **strongly supports HB 2** which requests that the Executive Office on Aging conduct an education and awareness campaign on long-term care, and appropriates funds. The Executive Office on Aging has estimated the cost of this campaign would range from \$400,000 - \$650,000 and we would support this level of funding at a minimum. This level of funding should include the following types of media campaigns: TV(Ads, creative and production); Newspaper (Ad space, creative and production); Social Media (Facebook & Twitter ads, creative and production), and Radio (Ads, creative and production).

Need for a Public Education and Awareness Campaign

Many residents are unaware or underestimate the risk of needing long-term care in their lifetime. Just as most people do not plan for a tsunami and only take action when the wave is imminent; individual planning for the “Silver Tsunami” due to aging boomers needing long-term care typically occurs only when immediately needed. Very few Hawaii residents have planned for their long-term care despite all warning sirens ranging from: the high likelihood of needing long-term care; high cost of care; personal experiences as caregivers; and limited government assistance to pay or obtain services.

The 2012 Hawaii Long-Term Care Commission Report concludes that unless residents have basic information about the risks and costs of long-term care, it is unlikely that people will devote the time to develop a plan for their long-term care, or to protect themselves by purchasing long-term care insurance. To motivate people to plan for their long-term care, the Hawaii Long-Term Care Commission recommended the State of Hawaii conduct a long-term care education and awareness campaign.

High Risk of Needing Long-Term Care

Hawaii’s population is aging rapidly. There are approximately 206,000 people over 65 years old in Hawaii in 2012, and will increase by 61% to 331,000 in 2032.¹ Approximately 69% of people who turned 65 in 2005 will need long-term care before they die. Individuals needing long-term care will on average need help for 3 years, and spend on average 2 years at home, and 1 year in a nursing or assisted living facility.²

High Cost of Long-Term Care

Those Hawaii residents needing long-term care are faced with long-term care costs that are among the highest in the nation and unaffordable for most Hawaii residents. For example, the annual cost of a nursing home is more than double (2.49 times) the median age 65+household income.³

Hawaii residents have various long-term care options though all are expensive:⁴

- \$125,925 - Nursing Home
- \$57,772 – Home Health Aid
- \$50,336 - Homemaker Service
- \$45,000 – Assisted Living Facility
- \$17,420 – Adult Day Health Care

Public Not Planning for Long-Term Care

Though the majority of Hawaii residents (59%) say they are likely to need long-term care in the future and are not confident that they can afford one-year of long-term care,⁵ few Hawaii residents are planning ahead to meet these needs. Only 12% of those over 40 years old own a long-term care insurance policy.⁶

The most frequently cited reason for not purchasing a long-term care insurance policy is the cost, and that individuals are preoccupied with meeting their daily living expenses.⁵

Our members have also mentioned the emotional barriers to planning for long-term care. Individual's experience or exposure to long-term care are often negative. They associate this care with cognitive or physical decline. The planning for long-term care forces individuals to face their own mortality. The loss of independence was cited by 74% of respondents in the recent 2012 AARP Survey on Long-Term Care, as they said that they did not want to depend on family or friends for their long-term care needs.

Financing Options for Long-Term Care Are Limited

Currently Federal, State and private programs pay only a part of the cost for long-term care. Medicare is not designed to cover long-term care services (other than limited coverage in skilled nursing facilities). Medicaid pays for long-term care, but only those with limited assets and income. Private long-term care insurance does provide substantial coverage for long-term care, but enrollment is limited.

The State's primary long-term care program, Kupuna Care, served approximately 6,981 people⁷ (unduplicated persons served as reported by EOA) in 2012, which is only a small portion of the senior population that could be potentially served.

Due to limited government assistance and the high cost long-term care, the majority of Hawaii residents depend on unpaid family caregivers, in spite of not wanting to rely on friends and family. In the recent 2012 AARP Hawaii Survey on Long-Term Care, 49% of those surveyed expected friends or family to help with long-term care needs.⁵ In Hawaii, there are approximately 247,000 unpaid family caregivers that provide care valued at approximately \$2 Billion annually.⁸ Unfortunately, the number of family caregivers is declining. The primary family caregiver group is 50 to 64 years old. This group accounted for 19.1% of the population in 2012, but will account for only 16.1% of the population by 2032¹ and further cause strain on seniors and remaining caregivers.

Though individuals do not pay family caregivers, these caregivers incur personal costs to care for family or friends. One national study (Evercare and NAC – Family Caregivers, 2007)⁹ reported that one in three (34%) caregivers surveyed said they used their savings, and nearly one in four (23%) cut back on spending for their own preventative health or dental care. To manage the out-of-pocket caregiving expenses, nearly four in 10 (38%) said they reduced or stopped saving for their own future. Furthermore, lost income and benefits sustained by family members that left their jobs to provide care for a family member were approximately \$303,000 (national averages), based on a loss of \$115,900 in wages, \$137,980 in Social Security benefits, and \$50,000 in pension benefits.¹⁰

In summary, the likelihood of an individual needing expensive long-term care is high. However, Hawaii residents have not planned for their long-term care needs. AARP likens the long-term care threat facing the people of Hawaii to a tsunami warning that has not been heeded. Therefore, the state's role in making clear the threat to individuals and families is critical. We call on the Legislature to ensure that the threat to our public health system be acknowledged through an education and public awareness campaign.

We urge you to support HB 2, so that Hawaii residents and the community will start planning for long-term care before they need it. Thank you for the opportunity to testify.

¹ AARP Across the States, 2012, Profiles of Long-Term Services and Supports

² Kemper, Komisar, Alexih, Long-Term Care an Uncertain Future: What Can Current Retirees Expect, 2005. Inquiry 42(4): 335-350.

³ AARP A New Way of Looking at Private Pay Affordability of Long-Term Services and Supports, 2012

⁴ Genworth Cost of Care Survey, 2012

⁵ AARP Hawaii Survey of Hawaii 50+ Residents on Long-Term Care, 2012.

⁶ AARP 2011 State Long-Term Services and Supports Scorecard

⁷ State of Hawaii Executive Office on Aging, 2012 Section II, Utilization and Expenditure Profiles

⁸ AARP Valuing the Invaluable, 2011 Update, The Growing Contributions and Costs of Family Caregiving

⁹ Evercare and NAC, Family Caregivers – What They Spend, What They Sacrifice; The Personal Financial Toll of Caring for a Loved One, 2007.

¹⁰ MetLife Study of Caregiving Costs to Working Caregivers, 2011.

finance1-Christie

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 19, 2013 9:11 PM
To: FINTestimony
Cc: jkealoha@ilwulocal142.org
Subject: *Submitted testimony for HB2 on Feb 21, 2013 11:00AM*

HB2

Submitted on: 2/19/2013

Testimony for FIN on Feb 21, 2013 11:00AM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Bruce McCullough	Hawaii Alliance for Retired Americans	Support	No

Comments:

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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**Hawaii Alliance for Retired Americans (HARA)
An Affiliate of Alliance for Retired Americans
c/o AFSCME
888 Mililani Street, Suite 101
Honolulu, HI 96813**

February 20, 2013

**Statement of the Hawaii Alliance For Retired Americans
on H.B. 2, Relating to Long-Term Care**

The Hawaii Alliance for Retired Americans (HARA) **supports** H.B. 2, which appropriates funds for the Executive Office on Aging to conduct an education and awareness campaign on long-term care.

HARA is an organization of senior organizations that represent some 20,000 retirees in Hawaii. HARA's affiliates include retirees of HGEA, HSTA, ILWU, UPW, AFT, Kokua Council, and the Hawaii Caregiver Coalition. Also affiliated with HARA is the Kupuna Education Center.

Hawaii's aging population is growing. With more elderly in Hawaii, the need for costly long-term care increases. However, long-term care costs are prohibitive. A month in a nursing home now costs about \$10,000, a price tag that very few can pay without support either from the government or private insurance. Yet most Hawaii residents are unaware of the costs and unprepared for them.

An education and awareness campaign will help Hawaii's people understand the full impact of aging and long-term care, which will, hopefully, persuade them and lawmakers that government must become more involved in helping all of us meet those costs.

HARA urges passage of H.B. 2. Thank you for considering our testimony.

February 19, 2013

To: House Finance Committee
Representative Sylvia Luke, Chair
Representative Scott Y. Nishimoto, Vice Chair
Representative Aaron Ling Johanson, Vice Chair

From: Karen Muronaka
FACE Senior Issues Committee

Date: Thursday, February 21, 2013
Time: 11:00 A.M.
Place: Conference Room 308, Hawaii State Capitol

RE: Testimony supporting House Bill 2

I support House Bill 2, requesting the executive office on aging of the department of health to conduct an education and awareness campaign on long term care and have the campaign independently evaluated.

People need to know the cost of long term care, its benefits and limitations, balancing the lower cost of acquiring a policy while relatively young and anticipating the cost of raising a young family versus paying a higher premium when older but with family obligations reduced. There is also the risk that if one waits until one is older, one may have developed chronic health conditions which may render one unable to purchase long term care insurance at any price. The latter assumes chronic health conditions would exclude one from obtaining a long term care policy.

There is also the mistaken assumption by many that Medicare is a long term care plan (it is not) or that Medicaid will cover your needs. It may but you must be clear on how you would qualify for Medicaid.

Sincerely,

Karen Muronaka
46-271 Hoana St.
Kaneohe, HI 96744
(808) 247-4202
karen.muronaka@gmail.com

HB1

Submitted on: 2/20/2013

Testimony for FIN on Feb 21, 2013 11:00AM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Kimberly Harman	Faith Action for Community Equity	Support	Yes

Comments: FACE Hawaii is in full support of HB1 & HB2. Paying for quality Long Term Care is out of reach for most of us in Hawaii and most of our members do not consider LTC insurance until it is too late. Together, HB1 and HB2 would educate all of us on exactly how we can provide a solution for our families. In the fall of 2012, FACE Hawaii conducted a survey of 200 families from Maui and Oahu about families' understanding of the true cost of Long-Term Care and what resources are currently available to Hawaii families. We found the following: #1: 62% of respondents expect to pay less than \$15.00 per hour for in-home long-term care, even though the average cost for this care is estimated at \$25.25 per hour. #2: More than half of respondents (53%) expected to pay the full cost of in-home long-term care out-of-pocket. #3: 36% of respondents are depending on Medicare and Medicaid to cover the full cost of a Home Care Aide for long-term care (which is not possible). #4: 60% of respondents say they have "no access" to guidance on long-term care. #5: Respondents are most in need of information about long-term care insurance (67%) and Medicare. FACE believes that how to pay for Long-Term Care Insurance is one of the biggest problems facing Hawaii's families. Young families are draining their savings to pay for care for parents and grandparents, family members are having to turn down paid work opportunity in order to stay home with families members who need care, and without a large pool of patients who can pay a living wage, Care Givers are often forced to work outside their expertise have to accept under-the-table pay with no benefits. We need a solution to these problems and we need to encourage our families, friends and neighbors to plan for their own long-term care needs. HB1 and HB2 will help us. Thank you for hearing these bills today.

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FAITH ACTION FOR COMMUNITY EQUITY

RESULTS OF FACE'S LONG-TERM CARE SURVEY

RELEASED IN HONOR OF GRANDPARENTS' DAY
SEPTEMBER 9, 2012

PURPOSE

This purpose of this survey was to get a baseline understanding of what our members know about the costs of aging-in-place, where our families are getting advice and resources about long-term care and aging-in-place, and if our members need more information on what it will take to plan for and save for aging-in-place in Hawaii.

In addition, hundreds of FACE members work as Home Care Aides and Certified Nursing Assistants as their primary job. Many of these women are reporting to us that potential clients are offering them a few dollars an hour, often less than half of minimum wage, to care for them in their homes. If FACE is going to succeed in making Home Care jobs better jobs in Hawaii, we need to do what we can to make sure that families have all the information they need to plan and save so that they are able to pay for the quality care they expect and deserve.

FINDINGS

- 62% of respondents expect to pay less than \$15.00 per hour for in-home long-term care, even though the average cost for this care is estimated at \$25.25 per hour.¹
- More than half of respondents (53%) expected to pay the full cost of in-home long-term care out-of-pocket.
- 36% of respondents are depending on Medicare and Medicaid to cover the full cost of a Home Care Aide for long-term care.
- 60% of respondents say they have “no access” to guidance on long-term care.
- Respondents are most in need of information about long-term care insurance (67%) and Medicare and Medicaid reimbursement procedures (60%).
- 96% of respondents agree that Home Care Agencies should be licensed by the State of Hawaii.

¹ Genworth Financial 2011 Cost of Care Survey

SURVEY RESULTS

Results of Question #1: **In your opinion, should home care agencies (agencies that place Home Care Aides with families for a fee) be required to be licensed by the State of Hawaii?**

96% of respondents agreed that Home Care Agencies should be licensed by the State of Hawaii.

Results of Question #2: **What training would you expect of a Home Care Aide you employ to care for a family member?**

- | | |
|------------------------|-----|
| a) High School Diploma | 96% |
| b) CPR and First Aid | 98% |
| c) Certification/CNA | 75% |
| d) Some College* | 23% |
| e) College Degree* | 4% |

*in a health related field

Results of Question #3: **How much would you expect a Home Care Aide working in your home to be paid per hour?**

- | | |
|-------------------------------|-----|
| a) Less Than Minimum Wage | 3% |
| b) \$7.25-\$8.00 per hour | 2% |
| c) \$8.01-\$10.00 per hour | 8% |
| d) \$10.01-\$12.00 per hour | 21% |
| e) \$12.01-\$14.00 per hour | 43% |
| f) More than \$14.00 per hour | 23% |

Results of Question #4: **How much would you expect to pay per hour to a Home Care Agency to provide a Home Care Aide to care for a loved one at their home?**

- | | |
|-------------------------------|-----|
| a) Less Than \$15.00 per hour | 62% |
| b) \$15.00-\$18.00 per hour | 26% |
| c) \$18.01-\$21.00 per hour | 7% |
| d) \$21.01-\$24.00 per hour | 1% |
| e) \$25.01-\$27.00 | 2% |
| f) More than \$27.00 per hour | 2% |

Results of Question #5: How will your family pay the cost of a Home Care Aide?

- | | |
|---------------------------------------|-----|
| a) Out-of-Pocket | 75% |
| b) Medicare/Medicaid Reimbursement | 59% |
| c) Private Long-Term Care Insurance | 20% |
| Only Out-of-Pocket | 53% |
| Only Medicare/Medicaid Reimbursement | 36% |
| Only Private Long-Term Care Insurance | 11% |

Results of Question #6: Where does your family get information and guidance for planning your family's long-term health care needs?

- | | |
|------------------------------------|-----|
| a) Private Financial Advisers | 25% |
| b) Bank or Credit Union | 11% |
| c) Union or Retirees Club | 23% |
| d) Community/Cultural Organization | 39% |
| e) Local News | 1% |
| f) No Access | 60% |
| g) (Write in) Internet | 1% |

Results of Question #7: What information would be most helpful to your family in planning for future aging-in-place and long-term health care decisions?

- | | |
|--|-----|
| a) Cost/Pricing for Home Care Services | 48% |
| b) Home Care Agency Referrals | 50% |
| c) Home Care Training Opportunities
For Family Members | 48% |
| d) Medicare/Medicaid Reimbursement | 60% |
| e) Long-Term Care Ins. Providers/Costs | 67% |
| f) A Guide To Determining Appropriate
Level of Care For Loved One | 52% |

Note: 40% of respondents checked all boxes.

CONCLUSION

Our local families are going to need access to a lot more resources for planning for and paying for long-term care and successful aging-in-place in Hawaii. More work is needed to identify more precisely what resources and assistance our families need and how we can assure families access to those resources.

Other states including New York, Virginia and Indiana have created training and certification standards specifically for Home Care Aides who want to provide quality in-home care to those who choose to age-in-place. The State of Hawaii does not recognize or require any specialized training or certification for in-home care, leaving both patients and care provider without guidance or standards.

On Maui and Big Island, our Aging and Disability Resource Centers are leading the way to creating “one-stops” for seniors where they can get information on all federal, state and local programs as well as home care and aging-in-place resources and advice. For the island that already have these one-stops, we need to make sure our seniors are taking advantage of their services. For the island that have not created these one-stops yet, we need to support their creation.

METHODOLOGY

FACE created a 7-question survey which we distributed in person after church services, at FACE meetings and by email using a link to an on-line version through Survey Monkey. We began distribution June 1, 2012 and finished collecting surveys on August 30, 2012. All surveys were completed by FACE members.

Thirty-one of the 200 surveys we collected included handwritten comments. For the purposes of calculating our results, we included comments when they clearly offered alternative answers to the survey questions and did not include other written comments or questions.

When respondents completed paper copies of the survey, they often asked for clarification for some of the questions, most often for questions 4 and 5. Clarification was not available for respondents using the on-line version of the survey.

ABOUT FACE

Faith Action for Community Equity (FACE) is a faith-based grassroots organization in Hawaii founded in 1996. FACE grew out of a sponsoring committee established in the mid-1990s with the assistance of the Center for Community Change. In November 2008 FACE became a statewide organization when our Maui chapter was founded. We currently have a membership base of 27 institutions on Oahu, 24 on Maui, and one statewide institution. Combined on both islands, we are made up of 38 churches, a Buddhist temple, 2 Jewish congregations, 10 community groups and non-profit organizations, and one labor union. FACE’s membership reflects the cultural and socio-economic diversity of our community.

FACE exists to allow its members to live out our common, faith-based values by engaging in actions that challenge the systems that perpetuate poverty and injustice. We balance social, economic and community activity with a deep spiritual commitment. Our spiritual centeredness empowers us to return hope and love to the public arena.

FINTestimony

From: mailinglist@capitol.hawaii.gov
Sent: Wednesday, February 20, 2013 2:12 PM
To: FINTestimony
Cc: jtomoso@hawaii.rr.com
Subject: Submitted testimony for HB2 on Feb 21, 2013 11:00AM

HB2

Submitted on: 2/20/2013

Testimony for FIN on Feb 21, 2013 11:00AM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
John A. H. Tomoso	Individual	Support	No

Comments: RE: HB2 RELATING TO LONG TERM CARE. (Companion SB103) Report Title: Kupuna Caucus; Long Term Care; Education and Awareness; Appropriation (\$) Aloha kakou, I am in support of an appropriation to allow the EOA to conduct an education and awareness campaign on long term care and have the campaign independently evaluated. I note the AARP-HI's Survey results, just released, that says that most of the respondents stated that they were not "planning" for LTC and other aging realities. I know that education and awareness both go a long way in making individuals, couple and families understand the realities and make informed decisions. Mahalo John A. H. Tomoso, MSW, ACSW, LSW 51 Ku'ula Street Kahului, Maui, HI 96732-2906

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finance1-Christie

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 19, 2013 6:02 PM
To: FINTestimony
Cc: tabraham08@gmail.com
Subject: *Submitted testimony for HB2 on Feb 21, 2013 11:00AM*

HB2

Submitted on: 2/19/2013

Testimony for FIN on Feb 21, 2013 11:00AM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Troy Abraham	Individual	Support	No

Comments:

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