

HB 2

Measure Title: RELATING TO LONG TERM CARE.

Report Title: Kupuna Caucus; Long Term Care; Education and Awareness; Appropriation (\$)

Description: Requests 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. Appropriates funds.

Companion: SB103

Package: Kupuna

Current Referral: HMS, WAM

Introducer(s): TAKAYAMA, AQUINO, BELATTI, CULLEN, FALE, HANOHANO, ICHIYAMA, ITO, KAWAKAMI, KOBAYASHI, MIZUNO, OHNO, ONISHI, SAY, TAKUMI, THIELEN, TSUJI, WARD, Jordan

NEIL ABERCROMBIE
GOVERNOR OF HAWAII



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STATE OF HAWAII
EXECUTIVE OFFICE ON AGING
NO. 1 CAPITOL DISTRICT
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HONOLULU, HAWAII 96813-2831

Committee on Human Services

HB2, RELATING TO LONG TERM CARE

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

Tuesday, March 12, 2013; Conference Room 016

1:25 p.m.

- 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.

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

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

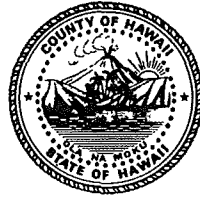
10 Below please find an overview of our strategy for a public awareness campaign.

| 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. |

11
12 We note that the appropriation for a long-term care public awareness campaign is not part
13 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.

William P. Kenoi
Mayor



Alan R. Parker
Executive on Aging

County of Hawai'i

OFFICE OF AGING

Aging and Disability Resource Center, 1055 Kino'ole Street, Suite 101, Hilo, Hawai'i 96720-3872
Phone (808) 961-8600 • Fax (808) 961-8603 • Email: hcoa@hawaiiintel.net
West Hawai'i Civic Center, 74-5044 Ane Keohokālole Highway, Kailua-Kona 96740
Phone (808) 323-4390 • Fax (808) 323-4398

March 11, 2013

TESTIMONY TO: Senate Committee on Human Services

Senator Suzanne Chun Oakland, Chair
Senator Josh Green, M.D., Vice Chair

SUBJECT: **HB 2 - RELATING TO LONG TERM CARE**

Tuesday, March 12, 2013
1:25 p.m.
Hawai'i State Capitol, conference room 016

Honorable Chairs and Members of the Committee:

Thank you for the opportunity to submit written testimony in **strong support** of SB 103 – RELATING TO LONG TERM CARE that requests the Executive Office on Aging to conduct an education and awareness campaign on long term care. I am Alan Parker, Executive on Aging for the Hawai'i County Office of Aging (HCOA).

It is essential that the public is aware of the importance of long-term care and its cost. Research in Hawaii and elsewhere indicates that most people are unaware of the costs of long-term care, and the likelihood that they will need long-term care services in their later years. As a result, relatively few people purchase long-term care insurance when they are able to do so at a reasonable cost.

Thank you for the opportunity to provide testimony in strong support of this important legislation.

Sincerely,

Alan R. Parker
Executive on Aging



TO: SENATE COMMITTEE ON HUMAN SERVICES
Senator Suzanne Chun Oakland, Chair

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

HEARING: 1: 25 pm Tuesday, March 12, 2013
Conference Room 016, 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 Human Services
Senator Suzanne Chun Oakland, Chair

Date: March 12, 2013, Conference Room 016, 1:25 p.m.

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

Chair Chun Oakland 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. AARP estimates funding of \$500,000 would be necessary to 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, Alecxih, 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.



To: Senate Committee on Human Services
Senator Suzanne Chun Oakland, Chair

From: Valorie Taylor, President
Hawaii Family Caregiver Coalition (HFCC)

Subject: HB 2 Relating to Long-Term Care (Kupuna Caucus Package)

The Hawaii Family Caregiver Coalition is concerned with improving the quality of life of family caregivers and their loved ones. The Coalition serves these families by identifying gaps in services to caregivers; advocating for ways to fill such gaps; and promoting education and outreach to caregivers and other groups in the community. HFCC **strongly supports** House Bill 2, which authorizes an education and awareness program on long-term care, through the executive office on aging.

As one who has worked in the field of aging and long-term care for many years, I have seen families struggle when suddenly faced with serious illness or disability in an older family member. Most are not aware that the majority of people will experience one or more debilitating conditions as they age. Furthermore, relatively few have any idea how much long term care services cost, or how to pay for such care. The goal of a public awareness campaign is to help the public understand these issues, and to create awareness of the need for financing mechanisms to pay for long-term care, including a limited public social insurance program.

If Hawaii is ever to have such a program, there must be a substantial community support, otherwise it will fail at the legislative level, as earlier programs have done. HB 2 appropriates funds to the executive office on aging to contract for a coordinator of such a public awareness campaign. It is anticipated that this campaign will be a public-private partnership involving the active participation of community groups, as well as the executive office on aging. We strongly support this bill, and feel that it is a critical supplement to other legislation now being considered on feasibility and actuarial studies of a public long-term care insurance program.

Thank you for the opportunity to testify on this important legislation.

From: mailinglist@capitol.hawaii.gov
To: [HMS Testimony](#)
Cc: barbarajservice@gmail.com
Subject: Submitted testimony for HB2 on Mar 12, 2013 13:25PM
Date: Monday, March 11, 2013 8:51:27 AM

HB2

Submitted on: 3/11/2013

Testimony for HMS on Mar 12, 2013 13:25PM in Conference Room 016

| Submitted By | Organization | Testifier Position | Present at Hearing |
|--------------------|--------------|--------------------|--------------------|
| Barbara J. Service | Individual | Support | Yes |

Comments: Please support the funding of an educational and awareness campaign for long term care.

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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To: Committee on Human Services
Senator Suzanne Chun Oakland, Chair

Date: Tuesday, March 12, 2013, Conference Room 016, 1:25 p.m.

Re: HB2 - Relating to Long Term Care

Chair Chun Oakland and Committee Members:

Thank you for the opportunity to submit written testimony in **STRONG SUPPORT** of HB2 Relating to Long Term Care. My name is Lori Rogers and I live in the Hilo area. The passage of this bill is vital as:

- No one warned me that I needed to plan for long-term care
- I only thought about long-term care when I was no longer able to care for my mother/father by myself.
- I found out that it's too late if you start planning for long-term care after I retired, and that I should have started planning before I retired.
- I was not thinking about long-term care as I was more concerned about other living expenses – rent, medical bills, child's education, etc.
- I did not know the risk of needing long-term care was so high
- I did not know that long-term care was so expensive
- The State can help the working population by informing them about the high probability of needing long-term care and that people need to have a plan for their long-term care.

I urge you to support not only seniors, but younger generations who will be the primary beneficiaries of this bill by voting yes on HB 2.

Thank you,

A handwritten signature in blue ink, appearing to read "Lori Rogers", is written over a light blue circular stamp.

To: Committee on Human Services
Senator Suzanne Chun Oakland, Chair

Date: Tuesday, March 12, 2013, Conference Room 016, 1:25 p.m.

Re: HB2 - Relating to Long Term Care

Chair Chun Oakland and Committee Members:

Thank you for the opportunity to submit written testimony in **STRONG SUPPORT** of HB2 Relating to Long Term Care. My name is Mark Crumpton and I am Social Work Student at Hawaii Pacific University with practice interests in Aging and Health Social Work and live in the Puck's Alley area or Oahu. The passage of this bill is vital as:

IT WILL EDUCATE THE PUBILC OF THE NEED FOR LONG TERM CARE PLANNING

Recently, my family and those close to us experienced the loss of three individuals who needed long-term care services. The lack of knowledge and information regarding help and resources increased the stress and strife of those providing the care needed to extend the life and comfort of those suffering and created unnecessary hardships on family and friends. If additional education had been available regarding Long Term Care and planning for events centered on Long Term Care many difficulties may have been avoided.

The need for a public campaign to educate those of us who may have to care in the future or are presently caring for Aging loved ones is crucial. Resources are desperately needed for educational campaigns to raise public awareness much like those centered on addictive substances or tobacco. The lack of information and education regarding health resources due to our rising Silver Tsunami must be reversed if we are to provide a dignified future for our treasured Elders.

I urge you to support not only seniors, but also younger generations who will be the primary beneficiaries of this bill by voting yes on HB 2.

Mark Crumpton
Puck's Alley / Honolulu

To: Committee on Human Services
Senator Suzanne Chun Oakland, Chair

Date: Tuesday, March 12, 2013, Conference Room 016, 1:25 p.m.

Re: HB2 - Relating to Long Term Care

Chair Chun Oakland and Committee Members:

Thank you for the opportunity to submit written testimony in **STRONG SUPPORT** of HB2 Relating to Long Term Care. My name is Mary D Wagner and I am a concerned citizen who resides in the Wailuku, Maui area. The passage of this bill is vital as:

Long-term care is one of those things that you don't worry about until you need it. Of course, by then, it may be too late. If you, like most of us, failed to plan for this almost inevitable "what-if" scenario. You may discover that the often sudden need for long-term care may cost you your life savings, your property, and any other assets you may own. It is a budget devastating expense that hits many by surprise. I am very grateful that that you and our Hawaiian legislators are taking action to prevent this from happening to me and other state residents.

- No one warned me that I needed to plan for long-term care
- I am nearing retirement and only recently began to think about long term care options, it may be too late for me to save for this care
- I was not thinking about long-term care as I was more concerned about other living expenses – rent, medical bills, child's education, etc.
- I did not know that long-term care was so expensive
- The State can help the working population by informing them about the high probability of needing long-term care and that people need to have a plan for their long-term care.

I urge you to support not only seniors, but younger generations who will be the primary beneficiaries of this bill by voting yes on HB 2.

Mary D Wagner
Wailuku, Maui

From: mailinglist@capitol.hawaii.gov
To: [HMS Testimony](#)
Cc: patcallahan@hawaii.rr.com
Subject: Submitted testimony for HB2 on Mar 12, 2013 13:25PM
Date: Friday, March 08, 2013 9:40:04 AM

HB2

Submitted on: 3/8/2013

Testimony for HMS on Mar 12, 2013 13:25PM in Conference Room 016

| Submitted By | Organization | Testifier Position | Present at Hearing |
|----------------|--------------|--------------------|--------------------|
| Nancy Callahan | Individual | Support | No |

Comments: To: Committee on Human Services Senator Suzanne Chun Oakland, Chair Date: Tuesday, March 12, 2013, Conference Room 016, 1:25 p.m. Re: HB2 - Relating to Long Term Care Chair Chun Oakland and Committee Members: Thank you for the opportunity to submit written testimony in STRONG SUPPORT of HB2 Relating to Long Term Care. My name is Nancy Callahan and I am a retired teacher and live on the Big Island. The passage of this bill is vital as I only thought about long-term care when I was no longer able to care for myself. I urge you to support not only seniors, but younger generations who will be the primary beneficiaries of this bill by voting yes on HB 2.

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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From: mailinglist@capitol.hawaii.gov
To: [HMS Testimony](#)
Cc: pc70@cornell.edu
Subject: Submitted testimony for HB2 on Mar 12, 2013 13:25PM
Date: Friday, March 08, 2013 9:33:55 AM

HB2

Submitted on: 3/8/2013

Testimony for HMS on Mar 12, 2013 13:25PM in Conference Room 016

| Submitted By | Organization | Testifier Position | Present at Hearing |
|------------------|--------------|--------------------|--------------------|
| PATRICK CALLAHAN | Individual | Support | No |

Comments: To: Committee on Human Services Senator Suzanne Chun Oakland, Chair Date: Tuesday, March 12, 2013, Conference Room 016, 1:25 p.m. Re: HB2 - Relating to Long Term Care Chair Chun Oakland and Committee Members: Thank you for the opportunity to submit written testimony in STRONG SUPPORT of HB2 Relating to Long Term Care. My name is Pat Callahan and I am retired and live on the Big Island. The passage of this bill is vital because the cost of long term care insurance for me was \$7,000 a year, which I could not afford. I urge you to support not only seniors, but younger generations who will be the primary beneficiaries of this bill by voting yes on HB 2.

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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March 7, 2013

To: Committee On Human Service
Senator Suzanne Chun Oakland, Chair
Senator Josh Green, Vice Chair

From: Karen Muronaka
FACE Senior Issues Committee

Date: Tuesday, March 12, 2013
Time: 1:25 P.M.
Place: Conference Room 016, Hawaii State Capitol

RE: Testimony supporting House Bill 2 (HSCR672)

I **support** House Bill 2, (HSCR672) 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. Appropriates funds.

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, chronic health conditions may develop which may render one unable to purchase long term care insurance at any price. The latter assumes pre-existing chronic health conditions would exclude one from obtaining a long term care policy. This particular issue needs to be addressed in the education/awareness campaign.

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 fully understand qualifications for Medicaid.

Sincerely,

Karen Muronaka
(808) 247-4202
karen.muronaka@gmail.com