

NEIL ABERCROMBIE
GOVERNOR OF HAWAII



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STATE OF HAWAII
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Committee on Ways and Means

SB103, RELATING TO LONG TERM CARE

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

Tuesday, February 26, 2013; Conference Room 211

10:00 a.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.

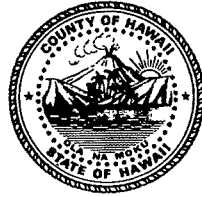
10 Below please find an overview of our strategy for a public awareness campaign.

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@hawaiiantel.net
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February 26, 2013

TESTIMONY TO: Senate Committee on Ways and Means

Senator David Y. Ige, Chair
Senator Michelle N. Kidani, Vice Chair

SUBJECT: **SB 103 - RELATING TO LONG TERM CARE**

Tuesday, February 26, 2013
10:05 a.m.
Hawai'i State Capitol, conference room 211

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 Hawai'i 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,

A handwritten signature in cursive script that reads "A Parker".

Alan R. Parker
Executive on Aging





To: Committee on Ways and Means
Senator David Y. Ige, Chair

Date: February 26, 2013, Conference Room 211, 10:05 a.m.

Re: **SB103 – RELATING TO LONG TERM CARE**

Chair Ige 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 SB103** 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, 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. Accordingly, we urge you to support SB103, 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.

From: mailinglist@capitol.hawaii.gov
To: [WAM Testimony](#)
Cc: kimharman@facehawaii.org
Subject: Submitted testimony for SB103 on Feb 26, 2013 10:05AM
Date: Monday, February 25, 2013 9:04:38 AM
Attachments: [LTC results pdf.pdf](#)

SB103

Submitted on: 2/25/2013

Testimony for WAM on Feb 26, 2013 10:05AM in Conference Room 211

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

Comments: Faith Action for Community Equity fully supports SB103. Our experience from house visits, surveys and other outreach indicate that families in Hawaii are in desperate need of information about Long Term Care Insurance. FACE Hawaii conducted a survey of 200 families on Maui and Oahu in the summer and fall of 2012, please see attached findings. Overwhelmingly, families reported to us that they need more information on LTCI. Without awareness and education, families cannot properly plan for their long term care needs. If families do not plan, they are left with few good options on how to care for themselves or their loved ones. Thank you for the opportunity to provide my testimony today.

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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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.

From: mailinglist@capitol.hawaii.gov
To: [WAM Testimony](#)
Cc: maucrowe@mailshack.com
Subject: Submitted testimony for SB103 on Feb 26, 2013 10:05AM
Date: Saturday, February 23, 2013 2:17:02 PM

SB103

Submitted on: 2/23/2013

Testimony for WAM on Feb 26, 2013 10:05AM in Conference Room 211

Submitted By	Organization	Testifier Position	Present at Hearing
james crowe	Individual	Support	No

Comments: SB103 provides good, specific, timely steps to take with regards to long term care in Hawaii. Educating us seniors now, rather than later, will avoid potentially huge costs, resulting in savings in the long term.

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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February 23, 2013

To: Senate Ways and Means Committee
Senator David Y. Ige, Chair
Senator Michelle N. Kidani, Vice Chair

From: Karen Muronaka
FACE Senior Issues Committee

Date: Tuesday, February 26, 2013
Time: 10:05 a.m.
Place: Conference Room 211, Hawaii State Capitol

RE: Testimony supporting SB 103

I support the intent of this bill, which requests the executive office on aging of the department of health to conduct an education and awareness campaign on long term care, have the campaign independently evaluated and appropriate funds.

Accurate, comprehensive information about long term care insurance (LTCI) plans is not generally or readily available to the public. Many people are unaware of the urgent need to obtain this kind of insurance. Many are not aware of the facts stated in lines 1 - 8 of this bill. SB 103 will provide a great service by providing answers to questions many people don't think to ask.

My father assumed he had saved enough to provide for his old age, therefore he did not purchase any LTCI. At age 90 he entered a senior retirement community independent living facility in 2005. As he aged, he moved into the assisted living wing of that facility. In 2010 he entered a nursing care home as he could not feed, bathe, dress, toilet himself, test his blood sugar level three times a day or administer insulin to himself to control his diabetes. He also had dementia. The monthly fee at the nursing home was \$8,500. By September, 2010 he had depleted most of his funds, the largest portion of which came from the sale of his home. My brother and I were left with the only choice: we would pay his bills. I was retired by this time and would have had to dip into my savings to provide my share. By the grace of God, Dad died peacefully in mid October of 2010 at age 94.

As SB 103 points out, people are living longer. It is absolutely essential that everyone be informed of the necessity of preparing for the debilities of aging and possible decline of abilities to care for oneself.

It would help if the education program SB 103 creates would inform people whether there are any plans that provide insurance to someone who develops a chronic health condition prior to or even after obtaining such a plan. I purchased two LTCI plans while in my early 60's. In 2004 I

developed breast cancer and have since been in remission. In my early 70's I developed chronic lung and chronic kidney conditions. I am no longer able to get additional LTCI coverage.

If this bill encourages people to know their family health history, especially among their aged relatives, that would be very helpful in determining how much LTCI one may need.

Sincerely,

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

Lorraine Kimura
95-1050 Makaikai St 29B
Mililani, HI 96789

To: Committee on Ways and Means
Senator David Y. Ige, Chair

Date: Tuesday, February 26, 2013, Conference Room 211, 10:05 a.m.

Re: SB 103 - Relating to Long Term Care

Chair Ige and Committee Members:

Thank you for the opportunity to submit written testimony in STRONG SUPPORT of SB 103 Relating to Long Term Care. My name is Lorraine Kimura and I am retired and caregiver for my mother we live in the Mililani area. The passage of this bill is vital as:

- We were not warned that we 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 by myself.
- I was not thinking about long-term care as I was more concerned about other living expenses – mortgage, medical bills, etc.
- I feel that 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.

At this time my mother who is 92 need care and we have no plan of action. We have to survive day to day. I also live in a retired community. There are multitude of residents living here that need long term care and they are struggling to survive.

I urge you to support not only seniors, but younger generations who will be the primary beneficiaries of this bill by voting yes on SB 103.

Lorraine Kimura
Mililani

To: Committee on Ways and Means
Senator David Y. Ige, Chair

Date: Tuesday, February 26, 2013, Conference Room 211, 10:05 a.m.

Re: SB 103 - Relating to Long Term Care

Chair Ige and Committee Members:

Thank you for the opportunity to submit written testimony in **STRONG SUPPORT** of SB 103 Relating to Long Term Care. My name is Mrs. Chalintorn N. Burian, Ph.D. and I am a retiree, with a 90 year-old mother who has been bed-ridden due to Parkinson's Disease. I live in the Paauilo-Mauka area on the Big Island. I seek your strong support in passing the Bill SB 103. The passage of this bill is vital as:

-Before my mother became ill, and later bed-ridden, I was not thinking about long-term care (LTC), as I was more concerned about other living expenses – mortgages, medical bills, children's education loans, etc. No one had warned me that I would need to plan for long-term care for her. However, with the expenses that my siblings and I now cover for my ailing mother, I only thought about long-term care as I am no longer able to care for my mother.

- My mother's situation also reminded my husband and me of possible long term care needs for ourselves. We just realized that Medicare does not cover long term care. After checking with a few LTC insurances, I found out that it's too late to start planning for long-term care after one retired. I should have started planning before I retired. I just found out that the risk of needing long-term care is very high, and that long-term care is very expensive. I wish I had known better!

-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 SB 103.

Mrs. Chalintorn N. Burian, Ph.D.
Paauilo-Mauka, Hawaii District

P.O. Box 366

Honokaa

HI 96727

Phone: (808)775-1064