



Twenty-Seventh Legislature
Regular Session of 2013

THE SENATE
Committee on Ways and Means
Senator David Y. Ige, Chair
Senator Michelle N. Kidani, Vice Chair
State Capitol, Conference Room 211
Tuesday, February 26, 2013; 10:05 a.m.

**STATEMENT OF THE ILWU LOCAL 142 ON S.B. 103
RELATING TO LONG-TERM CARE**

The ILWU Local 142 strongly supports S.B. 103, which appropriates funds and requests the Executive Office on Aging to conduct an education and awareness campaign on long-term care and have the campaign independently evaluated.

Long-term care includes a range of services to meet the medical and non-medical needs of people with chronic illness or disability who cannot care for themselves, usually for the rest of their lives. Most of the individuals needing long-term care are elderly and in progressively declining health. They need help with activities of daily living, such as walking, bathing, dressing, toileting, transferring, managing their medication, getting their meals, etc. Much of the care for these individuals is provided by family caregivers who often sacrifice their own needs to care for those of others.

Unless they have had personal experience with it, most people do not understand the huge impact caregiving can have on someone's life or the enormous cost to provide such care, particularly in an institution. As a result, most people do not plan and are not prepared for the long-term care needs of their loved ones or themselves.

S.B. 103 is intended to develop an extensive education and awareness campaign to help the general public understand long-term care and its costs and, ultimately, to advocate for a feasible, responsible program to help meet these prohibitive costs. The alternative is more family caregivers sacrificing their own health and retirement income, more care recipients institutionalized and qualifying for Medicaid assistance, and more burden on taxpayers.

An education and awareness campaign is sorely needed. The ILWU urges passage of S.B. 103.

Thank you for the opportunity to share our views and concerns.



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

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

Re: SB103 Relating to Long Term Care

Chair Ige, Vice Chair Kidani and Committee Members:

Thank you for the opportunity to submit written testimony in STRONG SUPPORT of SB103, Relating to Long Term Care. My name is Barbara J. Service and I am an AARP volunteer who lives in Senate District 8 and Representative District 19.

One of the recommendations of the Long Term Care Commission (2010) was to conduct an education and awareness campaign regarding long-term care insurance.

This is the first step toward enlightening the public that perhaps 70 % of those over 65 (as well as many under that age) will need long-term care and only 12% of those over 40 in Hawaii have such insurance. Most individuals are aware of the importance of auto insurance and home insurance but have not given insurance any individuals are unaware of

Please support funding to promote awareness and education about long-term care.

I strongly urge your support of SB103.

Barbara J. Service



From: mailinglist@capitol.hawaii.gov
To: [WAM Testimony](#)
Cc: lrogers@hhsc.org
Subject: Submitted testimony for SB103 on Feb 26, 2013 10:05AM
Date: Monday, February 25, 2013 11:43:21 AM

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
Lori Rogers	Individual	Support	No

Comments: 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 Lori Rogers and I live in the Hilo area. The passage of this bill is vital. 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.

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.

Do not reply to this email. This inbox is not monitored. For assistance please email webmaster@capitol.hawaii.gov



**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 Mary D Wagner and I am a single working woman living in Wailuku, Maui. The passage of this bill is vital as:

USE YOUR OWN WORDS TO EXPLAIN WHY THIS BILL IS IMPORTANT. TALKING POINTS AS FOLLOWS:

- 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.
- As I approach retirement, I am discovering a bit too late that I should have planned for long-term care earlier and have no such plans in place.
- I doubt if I have enough working years left to obtain and secure such a care plan.
- In addition, while struggling to pay for current living expenses, it would be difficult, if not impossible, to afford another monthly payment of any sort, even one for future needs.

The private long-term care insurance industry is shrinking and prices are rising. Long-term care insurance rates are rising and offer fewer benefits.

Long-term care affects the middle class the most as we are the ones who risk losing everything, our properties and saving, to the growing cost of care. Because private long-term insurance providers are fleeing the market and those remaining are escalating prices, it is crucial that the State provides direction and leadership on this issue. We need to provide a public option for a long-term care insurance program.

I urge you to support not only seniors, but our middle class who is most affected by this issue. Please vote yes on SB 103.

**MARY D WAGNER
WAILUKU, MAUI**