The Honorable Orrin G. Hatch Senate Finance Committee's Subcommittee on Health Hearing on The Role of Long-Term Care in Health Reform

March 25, 2009

Mr. Chairman,

First, and most important, I want to thank you for holding this important hearing today. Long-term care is an extremely important issue, especially as the baby boomer population starts to retire. In fact, over the next 30 years, the number of Americans 60 years or older will drastically increase as more than 76 million baby boomers approach retirement and old age.

Additionally, the disabled community has long-term care needs. Today, 47% of adults receiving long-term care assistance and living in the community are disabled. Most care received by those with disabilities is provided by family and friends who give care without compensation. Due to my interest in issues facing the disabled community, I created a Disability Issues Advisory committee in Utah back in 1981. Since then, members of the Utah Advisory Committee have been advising me and my staff on legislative matters related to those with disabilities. Over the years, the committee's counsel has been very helpful to me – we have worked together on the Americans With Disabilities Act, the ADA Restoration Act, and many other important bills before Congress.

Long-term care is difficult to define because it not only includes health care services, it also includes social services and support needed by those who are unable to care for themselves. Individuals of all ages and varying health conditions may have long-term care needs. Children born with disabling health conditions such as Down's syndrome, Cerebral Palsy or Cystic Fibrosis may have long term care needs that are different from the elderly who develop dementia or suffer the long-term effects of diabetes. In addition, there are middle age adults who are diagnosed with cancer or ALS who also may have long-term care needs. All of these individuals would benefit from long-term care but need different types of services. And we all know that these services are extremely expensive.

Caregivers are getting older themselves. It is not uncommon for people in their sixties to be caring for elderly parents. Some of these older *children* have chronic diseases themselves and may even have disabilities that inhibit their ability to care for their older relatives.

While federal, state and local government provide some long-term care services to our citizens, it is clear to me that there are limits. In order for children, middle aged adults, or

the elderly to receive assistance with long-term care services, they have to be extremely poor, disabled or spend down their assets in order to receive benefits.

Our challenge will be figuring out whether or not long-term care should be included in health care reform legislation being considered by Congress. And the other challenge is how do we pay for it? What additional steps should the federal government take to improve long-term care in our country? In addition, what are states doing to address the looming long-term care crisis? What are local communities considering? How do individuals decide which long-term care insurance policy is best for them?

I want to thank our witnesses for taking time out of their busy schedules to join us today. It is my hope that our witnesses will be able to help us answer some of these important questions.