

SB652_FAV_AlzheimersAssociationMD.pdf

Uploaded by: Colchamiro, Eric

Position: FAV



1850 York Road, Suite D
Timonium, MD 21093

Testimony of the Alzheimer's Association Greater Maryland and National Capital Area Chapters

SB 652 – Public Health - Long-Term Care Planning

Position: Favorable

Chair Kelley and Vice-Chair Feldman

I am Eric Colchamiro, Director of Government Affairs for the Alzheimer's Association in Maryland, and here to ask for your support of SB 652. This legislation requires the Maryland Department of Health, on or before April 1, 2022, to develop and publish materials to assist State residents with long-term care family planning on or before April 1, 2022.

The Alzheimer's Association, a longtime member of the United Seniors of Maryland and Maryland's Oversight Committee for the Quality of Care in Nursing Homes and Assisted Living facilities, has long been concerned about the long-term care planning. Over 40 percent of the residents in nursing homes and assisted living facilities have Alzheimer's or another dementia. More than 95 percent of those residents have another chronic condition; their care is complicated and it is costly. For example, research has shown that the average cost of assisted living is roughly \$4,300 per month, and seniors can expect to pay close to \$5,400 per month for specialized memory care. Yet those costs vary significantly throughout the state; our organization works closely with Montgomery County residents, who can pay well over \$10,000 per month for memory care.

The Alzheimer's Association, through its 24-7 hotline and free support groups throughout the state, strongly encourages long-term care planning. We urge Marylanders to take steps including: gathering their financial and legal documents; estimate the cost of care; explore financial resources to cover the costs; leverage long-term care insurance, if possible. Our organization also makes note of the challenges of managing someone else's money; the importance of providing education for rep payees, court appointed guardians, and trusted of loved ones who may be incapable of decision-making. Lastly, we emphasize the importance of connecting with other advisors including: financial planners, elder law attorneys, and elder care locators.

This legislation takes some good steps to helping Marylanders, in the inevitable race against time that we all face. In particular, distributing information in (at least) English and Spanish is essential, and the website of (at least) the Maryland Healthcare Commission can more effectively display information on this issue. It also benefits Marylanders to have a hard copy of information distributed.

I ask for a favorable report on this legislation.

MD_SB652_ACLI_FOSTER_FAV.pdf

Uploaded by: Foster, Michelle

Position: FAV

Michelle Carroll Foster
Regional Vice President, State Relations
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February 8, 2021

The Honorable Delores Kelley
Chair, Senate Finance
Miller Senate Office Building
3 East
Annapolis, MD 21401

RE: Senate Bill 652 - Public Health - Long-Term Care Planning-FAV

Dear Chair Kelley:

The American Council of Life Insurers (ACLI) is a Washington, D.C. – based trade association with 280 member companies operating in the United States and abroad. ACLI advocates in federal, state, and international forums for public policy that supports the industry marketplace and the 75 million American families that rely on life insurers' products for financial and retirement security. ACLI members offer life insurance, annuities, retirement plans, long-term care and disability income insurance, and reinsurance, representing more than 94 percent of industry assets and premiums. Specifically, each day, life insurers pay out \$36.3 million in life insurance and annuities to Maryland families and businesses. The ACLI supports Senate Bill 652.

The ACLI urges you to advance Senate Bill 652. This bill grew out of legislation considered initially in your Committee four years ago. That 2017 legislation, Senate Bill 696/ House Bill 953, created a task force to study the public health issues surrounding the need for long-term care among Maryland Citizens. A critical conclusion of the report was the need for long-term care planning. This legislation will ensure that the state is putting necessary information about the need for longterm planning in the hands of Marylanders who need it the most.

Sincerely,



Michelle Carroll Foster

Cc: Senate Finance Committee

The American Council of Life Insurers (ACLI) is the leading trade association driving public policy and advocacy on behalf of the life insurance industry. 90 million American families rely on the life insurance industry for financial protection and retirement security. ACLI's member companies are dedicated to protecting consumers' financial wellbeing through life insurance, annuities, retirement plans, longterm care insurance, disability income insurance, reinsurance, and dental, vision and other supplemental benefits. ACLI's 280 member companies represent 94 percent of industry assets in the United States.

acli.com

SB0652_FAV_LifeSpan_ Long Term Care Planning.pdf

Uploaded by: Kauffman, Danna

Position: FAV



*Keeping You Connected...Expanding Your Potential...
In Senior Care and Services*

TO: The Honorable Delores G. Kelley, Chair
Members, Senate Finance Committee
The Honorable Katherine Klausmeier

FROM: Danna L. Kauffman
Pamela Metz Kasemeyer
410-294-7759

DATE: February 23, 2021

RE: **SUPPORT** – Senate Bill 652 – *Public Health – Long Term Care Planning*

On behalf of the LifeSpan Network, the largest and most diverse senior care provider association in Maryland representing nursing facilities, assisted living providers, continuing care retirement communities, medical adult day care centers, senior housing communities and other home and community-based services, we support Senate Bill 652. Senate Bill 652 requires the Maryland Department of Health to develop and publish materials to assist Maryland residents with long-term care family planning based on recommendation 4 in the report of the Maryland Governor's Task Force on Long-Term Care Planning.

As the Governor's report indicated, long-term care services are expensive. Medicaid and Medicare only pay for limited services under strict eligibility rules. For Medicaid, individuals must often "spend down" assets to qualify, requiring them to pay out-of-pocket until that time. While there is a myriad of information available on the internet, it is often incomplete and confusing at best, highlighting individual sectors of care and finance options rather than an overview planning perspective. Given the increasing senior demographic in Maryland, we support Senate Bill 652 to streamline and consolidate information.

While outside the scope of this bill but one that is important to note is the lack of long-term care services covered under traditional Medicare, Medicare supplemental plans or Medicare Advantage plans. For the most part, traditional Medicare only covers nursing home care (for a limited period), home health and hospice services. It does not cover other home-and-community based services which provide a less-costly alternative to nursing home care. This is ironic given the emphasis by the federal government (Olmstead) for alternatives to institutional settings. At some point, this should be examined and reconciled with the goals of "aging-in-place." The LifeSpan Network urges a favorable report.

sb 652_ NAIFA_FAV.pdf

Uploaded by: Smith, Sarah Joan

Position: FAV



The Honorable Delores G. Kelley, Chairman
The Honorable Katherine Klausmeier
Senate Finance Committee
3 East, Miller Senate Office Building
Annapolis, Maryland 21401

February 5, 2021

Re: Senate Bill 652 - Public Health - Long-Term Care Planning – FAVORABLE

Dear Chairman Kelley, Senator Klausmeier and Members of the Committee:

On behalf of NAIFA, the National Association of Insurance and Financial Advisers, I am writing to express support for HB 0599, Public Health – Long Term Care Planning. Founded in 1890, NAIFA represents the interests of more than 20,000 licensed insurance agents and financial advisers across the country. Ninety percent of NAIFA members serve middle-income clients and/or lower-income individuals and families. NAIFA members advocate at both the state and federal levels to ensure that policymakers hear directly from advisors and agents that serve Main Street USA.

NAIFA strongly supports enhanced mechanisms for increasing the public's knowledge of long-term care needs, the benefits and limitations of public and private plans, and encouraging LTC planning. A representative from NAIFA-MD was among the state's Task Force on LTC Education and Planning and significantly influenced producing the Task Force recommendations, which helped shape HB 0599.

If enacted, HB 0599 will provide Marylanders with easier access to LTC education. It would require the Maryland Health Care Commissioner, the Department of Disabilities, and the Department of Aging to update their websites with an array of informative and consistent information on LTC family planning. These new website materials will include the Task Force's "Plan NOW Starter Kit" (which provides information on successfully planning for LTC with contact information for private and public options).

NAIFA supports proposals to increase consumer conversations and awareness of the social need for long-term care supports and services. HB 0599 will help inform Maryland consumers of their planning options, and we ask that you support and take swift action on this bill during the current legislative session.

Sincerely,

A handwritten signature in black ink, appearing to read "Diane Boyle".

Diane Boyle
Senior Vice President – Government Relations
NAIFA