

SENATE CONCURRENT RESOLUTION No. 1614

A CONCURRENT RESOLUTION encouraging decreased dependence on public moneys to finance long-term care and education concerning long-term care insurance.

WHEREAS, Science, technology, nutrition and other factors have increased life expectancy and have set our nation on a course for a major expansion of our mid-life and older populations; and

WHEREAS, The average life expectancy is now almost 80 years and, often, the blessing of longer life means that diseases of aging that require long-term or custodial care, such as Alzheimer's disease, are more prevalent; and

WHEREAS, Changes in the structure of the nuclear family, such as two-earner households, make families less able to care for an aging parent on a full-time basis; and

WHEREAS, Currently, 5.8 million people aged 65 or older need long-term care and this number will increase as more people survive heart attacks, cancer, strokes and other ailments that once were fatal; and

WHEREAS, Medicare does not cover the cost of nursing home care, assisted living, residential health care or other long-term care except for 100 days of rehabilitation; and

WHEREAS, The primary source of private financing of long-term care is the income and savings of the elderly, the disabled and their families or medicaid, a program for the poor; and

WHEREAS, The average cost for care in a nursing home in the United States is \$40,000-\$50,000 a year and that figure is certain to increase; and

WHEREAS, Kansas seniors must spend their life savings and contribute all their income before medicaid pays for their care; and

WHEREAS, Long-term care insurance can play an important role in helping to provide better quality and choice of long-term care and protection against the cost of long-term care and the expenditure of a lifetime of savings; and

WHEREAS, The department of social and rehabilitation services and the department on aging work to inform and educate applicants for medical assistance of such department's powers and duties under the state and federal laws to recover the costs of medical assistance provided from the estates of medical assistance recipients, including kinds and amounts of allowable expenditures or other utilizations of assets to acquire exempt or other property so that such assets are excluded from such income calculations and also including the use of trusts to allowably reduce an individual's net worth when applying for medical assistance; and

WHEREAS, The state's goal should be to encourage purchase of long-term insurance not only to protect the public from asset loss, but also to protect the Medicaid program for the truly needy; and

WHEREAS, Long-term care insurance can help assure the security, dignity and independence of Kansans as they age as well as decrease the dependence on public moneys to finance long-term care: Now, therefore,

Be it resolved by the Senate of the State of Kansas, the House of Representatives concurring therein: That in order to decrease dependence on public moneys to finance long-term care and, in order to help assure the security, dignity and independence of Kansas senior citizens, the secretary of the Kansas department on aging and the Kansas department of social and rehabilitation services are urged to begin an education and awareness campaign that makes Kansans aware of the potential cost of long-term care and encourages them to invest in long-term care insurance at an age when it is affordable and to encourage the Kansas department of social and rehabilitation services to aggressively pursue a waiver to allow a five-year look back period for all transfers of assets considered in determining Medicaid eligibility on and after the effective date of such waiver being adopted and to report back to the 2003 Kansas legislature regarding potential legislative action; and

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Be it further resolved: That the Secretary of State be directed to send an enrolled copy of this resolution to the Secretary of the Department on Aging and Secretary of the Kansas Department of Social and Rehabilitation Services.

I hereby certify that the above CONCURRENT RESOLUTION originated in the SENATE, and was adopted by that body

SENATE adopted
Conference Committee Report _____

President of the Senate.

Secretary of the Senate.

Adopted by the HOUSE
as amended _____

HOUSE adopted
Conference Committee Report _____

Speaker of the House.

Chief Clerk of the House.