

Approved:

Date: 1-29-02

MINUTES OF THE SENATE COMMITTEE ON FINANCIAL INSTITUTIONS AND INSURANCE.

The meeting was called to order by Chairperson Sandy Praeger at 9:30 a.m. on January 23, 2002 in Room 234 N of the Capitol.

All members were present except:

Committee staff present: Ken Wilke, Office of the Revisor of Statutes
JoAnn Bunten, Committee Secretary

Conferees appearing before the committee:

Franklin Nelson, Kansas Bank Commissioner
Mercedes Bern-Klug, ElderCount Project Director, Center on Aging, KUMC
Sam Markello, Kansas Foundation for Medical Care, Inc., ElderCount Advisory Committee
Rosemary Chapin, University of Kansas, ElderCount Advisory Committee
Debra Zehr, Kansas Assn. Of Homes & Services for the Aging, ElderCount Advisory Committee

Others attending: See attached list.

Introduction of bills

Franklin Nelson, Kansas Bank Commissioner, requested introduction of a bill that would allow the Commissioner to appoint regional managers and financial examiner administrators employed by the office of the State Bank Commissioner. Senator Teichman made a motion that the Committee introduce the proposed legislation, seconded by Senator Feleciano. The motion carried.

Report on the ElderCount Project

Mercedes Bern-Klug, Kansas ElderCount Project Director, Center on Aging, KUMC, briefed the Committee on the ElderCount project. The purpose of the Kansas ElderCount project is to design and produce a chart book describing key measures of older adult well-being at the county level. Such key measures include economic conditions, health, community living, nursing home and long-term care insurance coverage of the older adult. (Attachment1)

The ElderCount project was patterned after the Kids Count project that tracks the well-being of children in Kansas and sponsored by the Kansas Action for Children. The ElderCount project was funded by the Kansas Health Foundation and the Milbank Memorial Fund. Ms. Bern-Klug is the Project Director and Senator Praeger is the Honorary Chair of the ElderCount Advisory Committee.

Ms. Bern-Klug introduced the following members of the ElderCount Advisory Committee who briefed the Committee on various data obtained from counties for the ElderCount project as noted in the attachment: Sam Markello, Kansas Foundation for Medical Care, Inc.; Rosemary Chapin, University of Kansas; and Debra Zehr, Kansas Assn. of Homes & Services for the Aging. Ms. Bern-Klug noted that no other state has such a project as ElderCount.

Adjournment

The meeting was adjourned at 10:30 a.m. The next meeting is scheduled for January 24, 2002.

SENATE FINANCIAL INSTITUTIONS AND INSURANCE COMMITTEE

GUEST LIST

DATE: 1-23-02

NAME	REPRESENTING
Debra Zehr	KATHSA
Mercedes Bern-Klog	KU Center on Aging
Rosemary K. Chapin	KU School of Soc. Welfare
SAM Markello	Kansas Foundation for Med. Care
Janis Weber	KDOA
Janis Weber	KID
Julie Hean	Hean + Weir Chtd.
Jin Liu	JOB
George Barber	Comm. Barber
Charmie Ann Hower	KS Gov't Consulting
Mike Huffles	Ks. Gov't Consulting



Kansas ElderCount

2002

website:

www2.kumc.edu/coa/eldercount

Noel Jackson

Photographer:

Rhonda McNett, Piqua, Kansas

Senate Financial Inst. & Insurance

Date: 1-23-02

Attachment No. 1

Goal and Financial Support

- The purpose of Kansas ElderCount is to design and produce a chart book describing key measures of older adult well-being, at the county level.
- ElderCount was inspired by Kids Count, a project of Kansas Action for Children and a national-state partnership tracking the well-being of children.
- Financial support from: The Kansas Health Foundation, Wichita, Kansas.
The Kansas Health Foundation is a philanthropic organization whose mission is to improve the health of all Kansans.
- The Milbank Memorial Fund is also contributing to Kansas ElderCount.

ElderCount Advisory Committee – 2001-2002

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Mercedes Bern-Klug (Project Director)
Kansas University Medical Center

Sandy Praegar (Honorary Chair)
Kansas State Senator

Deborah Altus
Washburn University

Sam Alvey
Kansas Department on Aging

Deanne Bacco
KS Advocates for Better Care

Donna Bales
Association of Kansas Hospices

Michael Bradshaw
Kansas State University

Gary Brunk
Kansas Action for Children

Rosemary Chapin
University of Kansas

Liane Connelly
Fort Hays University

Janis DeBoer
Kansas Department on Aging

David Ekerdt
University of Kansas

Marc Galbraith
Kansas State Library

Jolene Grabill
Catalyst, Inc.

William Hays
Wichita State University

Karen Hostetler
Shepherd Center of Kansas City, KS

Kim Kimminau
Kansas Health Institute

Keith Knudson
Silver Haired Legislature

Barbara Laclair
Kansas Health Institute

Stephanie Lambert
KS. Foundation for Medical Care

Rachel Lindbloom
KS. Dept. of Health & Environment

Sam Markello
Ks. Foundation for Medical Care, Inc.

Tom McDonald
University of Kansas

Judy Moler
Kansas Association of Counties

Lyn Norris-Baker
Kansas State University

Debbie Nuss
Ks. Assoc. of Homes/Services

Patricia Oslund
University of Kansas

Linda Redford
Kansas University Medical Center

Maria Russo
Ks. Assoc. of Area Agencies

Elizabeth Saadi
Department of Health & Environment

Nathaniel Terrell
Emporia State University

Maren Turner
AARP in Kansas

Colly Wood – Stevens & Brand, LLP

Debra Zehr – KS. Assoc. Of Homes & Services For The Aging

01/21/02

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Kansas ElderCount

- Focus on county-level data (see sample page)
- Will report some state data:
 - Community mental health centers service to 65+
 - Basic abuse and neglect data (not cross-tabbed)
 - Age, abuse, neglect, exploited, perpetrators, reporters,)
 - LTC insurance holders
 - Distribution of home health agencies
 - Mental health shortage areas?
 - Maybe population projection data.....

	County	State
Population (all ages)	98,343	2,685,472

Population rural (all ages)

Population over 65+

Race of 65+

% African American

% American Indian

% Asian & P.I.

% White

% other

% 2 or more races

% of 65+, hispanic

% of 65+, who are 85+

% of 65+, registered voters

of veterans age 65+

Total annual social security payments to 65+

Of county income (all ages),

% from soc sec to 65+

FTE Primary Care physicians

Mental Health shortage area

HUD units for the 65+

licensed assisted living units

Occupancy rate for AL units

licensed NH beds

occupancy rate for NH

Median age NH admission

NH payment source on 4/1/00

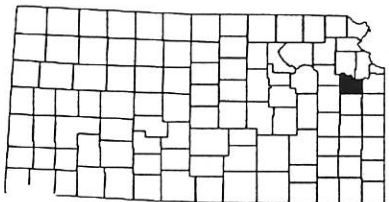
% Medicare

% Medicaid

% Private pay (includes LTC insurance)

Average monthly Medicaid cost for NH

Average monthly Medicaid cost for HCBS/FE



per square mile xxxxx xxxxxxxxx

Douglas

1-17-02

	Age 65+ Total	65+ State	Age 65-74		Age 75-84		Age 85+	
			Men	Women	Men	Women	Men	Women
POPULATION 2000								
Number not married								
ECONOMIC								
Number receiving Medicaid								
Living in poverty (65-74, 75+)								
Median household income (no sex data; 65-74, 75+)								
Employed (65-69, 70-74, 75+)								
HEALTH								
Hospitalized for cardiovascular care								
Hospitalized for hip fracture								
Screening mammogram								
Received a flu shot								
Place of death = at home								
COMMUNITY LIVING								
% living alone								
# of 65+ receiving public services								
# of CARE screening assessments in 2000								
# diverted from NH on the 30th day								
# of people receiving HCBS/FE in 2000								
# with self-care or mobility disability (65-74, 75+)								
% with community services								
NURSING HOME								
# in Nursing Home								
% in nursing home								
% cognitively impaired (non-Medicare)								
% < 3 ADLs; not cog imp. at admission (non-Medicare)								

Draft

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January 22, 2002
Mercedes Bern-Klug, MSW
Director, Kansas ElderCount
Center on Aging
University of Kansas Medical Center
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mbernclu@kumc.edu

PRELIMINARY REPORT: *Not to be released to the press or published in any form.*

Long-term Care Insurance in Kansas

- Kansas Insurance Commissioner's Office mailed 75 surveys to companies in Aug.
- We received 54 returned surveys (72% response rate)
- There are 50,791 policy holders in Kansas with LTC Insurance
 - 19,686 (39%) have a policy for care in an institution (NH) only
 - 8,758 (18%) have a policy for care in the community only
 - 22,347 (43%) have a policy for care in an institution or community
- Age-distribution of policy holders
 - There are 50,791 policy holders.
 - 27% are less than 65 years of age (about 6% of the 54-64 age group*)
 - 42% are 65 - 74 years of age (12% of people in this age group have a policy)
 - 31% are 75+ (9% of people in this age group have a policy)
 - (We are in the process of analyzing the data to see if there is a relationship between age and type of policy.)
- About half the policy holders are women
- On average, less than 2% of the policies are "in claim"

* the "< 65" age group contains all policy holders less than 65 years of age, and is not limited to policy holders between the ages of 54-64.

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U.S. Census Bureau

American FactFinder

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Quick Tables

DP-1. Profile of General Demographic Characteristics: 2000
 Data Set: [Census 2000 Summary File 1 \(SF 1\) 100-Percent Data](#)
 Geographic Area: **Kansas**

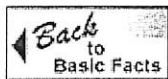
NOTE: For information on confidentiality protection, nonsampling error, and definitions, see <http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>.

Subject	Number	Percent
Total population	2,688,418	100.0
SEX AND AGE		
Male	1,328,474	49.4
Female	1,359,944	50.6
Under 5 years	188,708	7.0
5 to 9 years	195,574	7.3
10 to 14 years	204,018	7.6
15 to 19 years	210,118	7.8
20 to 24 years	190,167	7.1
25 to 34 years	348,853	13.0
35 to 44 years	420,351	15.6
45 to 54 years	354,147	13.2
55 to 59 years	121,645	4.5
60 to 64 years	98,608	3.7
65 to 74 years	175,916	6.5
75 to 84 years	128,543	4.8
85 years and over	51,770	1.9
Median age (years)	35.2	(X)
18 years and over	1,975,425	73.5
Male	962,194	35.8
Female	1,013,231	37.7
21 years and over	1,847,513	68.7
62 years and over	413,585	15.4
65 years and over	356,229	13.3
Male	145,515	5.4
Female	210,714	7.8
RACE		
One race	2,631,922	97.9
White	2,313,944	86.1
Black or African American	154,198	5.7
American Indian and Alaska Native	24,936	0.9
Asian	46,806	1.7
Asian Indian	8,153	0.3
Chinese	7,624	0.3
Filipino	3,509	0.1
Japanese	1,935	0.1
Korean	4,529	0.2
Vietnamese	11,623	0.4
Other Asian ¹	9,433	0.4
Native Hawaiian and Other Pacific Islander	1,313	0.0
Native Hawaiian	391	0.0
Guamanian or Chamorro	325	0.0
Samoan	255	0.0

U.S. Census Bureau

American FactFinder

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Geographic Comparison Table

GCT-P5. Age and Sex: 2000

Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

Geographic Area: **Kansas -- County**

NOTE: For information on confidentiality protection, nonsampling error, and definitions, see <http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>.

Geographic area	Total population	Percent of total population					Median age (years)	Males per 100 females	
		Under 18 years	18 to 24 years	25 to 44 years	45 to 64 years	65 years and over		All ages	18 years and over
Kansas	2,688,418	26.5	10.3	28.6	21.4	13.3	35.2	97.7	95.0
COUNTY									
Allen County	14,385	25.2	9.8	24.1	22.9	18.0	38.8	95.6	90.7
Anderson County	8,110	26.2	7.0	24.6	22.1	20.0	39.6	96.7	93.5
Atchison County	16,774	26.7	11.3	24.5	21.4	16.2	36.2	93.3	90.3
Barber County	5,307	25.0	5.8	23.2	24.5	21.5	42.6	92.4	89.4
Barton County	28,205	26.0	9.0	25.1	22.0	17.9	38.6	93.8	90.1
Bourbon County	15,379	25.8	9.5	24.2	22.3	18.2	38.0	93.0	88.5
Brown County	10,724	26.4	7.4	24.0	22.7	19.5	39.8	93.5	89.8
Butler County	59,482	28.6	8.3	28.8	21.7	12.6	35.9	100.9	98.8
Chase County	3,030	24.1	6.5	26.6	24.1	18.7	40.3	103.9	99.4
Chautauqua County	4,359	23.4	6.1	20.9	25.2	24.3	44.7	93.6	91.2
Cherokee County	22,605	26.5	8.4	26.9	23.1	15.2	37.0	94.2	90.7
Cheyenne County	3,165	23.8	5.1	22.7	21.8	26.6	44.2	97.3	92.4
Clark County	2,390	26.6	4.9	23.1	23.6	21.8	42.1	95.6	88.5
Clay County	8,822	24.9	6.7	23.9	23.7	20.8	41.3	99.1	95.6
Cloud County	10,268	22.4	10.4	21.9	22.2	23.2	41.4	90.6	86.6
Coffey County	8,865	26.8	6.5	26.4	24.0	16.2	39.2	96.2	92.5
Comanche County	1,967	22.1	4.5	21.0	26.5	25.8	46.9	93.6	87.5
Cowley County	36,291	26.0	9.9	26.0	22.2	15.9	37.0	95.7	94.2
Crawford County	38,242	22.9	16.4	25.0	20.2	15.5	33.8	95.0	92.4
Decatur County	3,472	23.6	4.7	22.9	22.6	26.2	44.3	97.5	91.4
Dickinson County	19,344	25.7	6.3	26.3	23.1	18.6	40.0	95.1	91.6
Doniphan County	8,249	25.3	11.8	24.7	22.0	16.2	36.8	98.6	96.2
Douglas County	99,962	20.4	26.4	28.3	16.9	7.9	26.6	98.7	97.7
Edwards County	3,449	24.6	6.7	25.1	22.8	20.8	41.0	97.5	95.8
Elk County	3,261	22.5	5.8	20.0	26.5	25.3	46.0	91.5	91.7
Ellis County	27,507	22.4	18.4	25.2	19.6	14.3	32.7	95.8	92.6
Ellsworth County	6,525	21.4	7.3	27.1	23.8	20.4	41.8	111.9	114.1
Finney County	40,523	34.3	11.0	31.1	16.6	7.0	28.1	104.2	103.3
Ford County	32,458	31.1	11.2	29.4	17.3	11.0	29.9	107.2	105.3
Franklin County	24,784	27.5	8.9	28.3	21.2	14.0	36.0	98.3	94.1
Geary County	27,947	29.6	13.6	30.0	17.4	9.4	29.1	97.3	94.3
Gove County	3,068	26.2	5.4	22.1	23.7	22.7	42.6	95.2	92.3
Graham County	2,946	22.5	5.3	23.1	25.4	23.7	44.4	95.1	92.2
Grant County	7,909	32.8	8.7	28.7	20.2	9.6	31.4	100.7	97.5
Gray County	5,904	31.6	8.3	27.3	20.2	12.7	33.0	100.1	96.2
Greeley County	1,534	28.2	6.8	27.3	19.9	17.7	38.6	98.4	92.8
Greenwood County	7,673	23.7	6.5	23.2	23.7	22.8	42.6	95.5	91.5
Hamilton County	2,670	28.4	7.2	25.3	20.9	18.4	37.6	97.6	92.6
Harper County	6,536	24.7	6.6	22.0	23.5	23.2	42.9	93.7	91.4

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Geographic area	Total population	Percent of total population					Median age (years)	Males per 100 females	
		Under 18 years	18 to 24 years	25 to 44 years	45 to 64 years	65 years and over		All ages	18 years and over
Harvey County	32,869	26.0	9.1	26.5	21.6	16.8	37.6	94.5	91.6
Haskell County	4,307	32.9	9.1	27.8	19.5	10.6	30.8	103.3	98.3
Hodgeman County	2,085	29.0	4.7	25.2	22.1	19.0	39.8	97.3	96.9
Jackson County	12,657	28.3	6.8	26.7	23.4	14.9	37.4	96.8	93.8
Jefferson County	18,426	27.4	7.0	28.0	24.9	12.8	38.0	102.6	98.9
Jewell County	3,791	21.9	4.4	21.5	26.2	25.9	46.2	97.9	96.0
Johnson County	451,086	27.1	7.6	32.8	22.5	10.0	35.2	95.5	92.0
Kearny County	4,531	34.3	8.3	27.1	19.2	11.1	31.6	104.7	98.5
Kingman County	8,673	27.4	5.8	24.7	22.5	19.6	40.2	96.3	93.5
Kiowa County	3,278	24.0	8.2	21.8	24.6	21.3	42.1	96.3	95.1
Labette County	22,835	25.7	8.7	25.8	22.5	17.3	37.9	95.7	92.0
Lane County	2,155	25.4	5.4	24.6	24.1	20.5	41.6	100.3	97.7
Leavenworth County	68,691	26.7	8.2	33.0	22.2	9.8	35.6	113.5	116.9
Lincoln County	3,578	23.5	5.5	22.9	24.6	23.5	43.7	96.2	92.4
Linn County	9,570	25.0	6.7	24.3	25.7	18.3	40.8	100.0	97.6
Logan County	3,046	25.4	7.2	24.4	22.3	20.7	40.7	93.6	93.0
Lyon County	35,935	25.7	16.2	27.2	19.1	11.6	30.9	97.4	95.2
McPherson County	29,554	25.4	10.3	25.2	21.8	17.3	38.1	95.9	92.9
Marion County	13,361	24.8	7.9	23.5	22.7	21.1	41.0	95.1	92.2
Marshall County	10,965	25.0	6.6	23.6	22.8	22.0	41.7	96.8	94.0
Meade County	4,631	29.5	6.9	26.5	19.2	17.9	36.1	98.2	95.0
Miami County	28,351	27.9	7.3	29.7	23.1	11.9	36.7	97.8	96.0
Mitchell County	6,932	24.5	8.5	22.5	23.1	21.4	41.1	97.4	97.5
Montgomery County	36,252	25.0	8.6	24.7	23.3	18.3	39.2	93.2	88.6
Morris County	6,104	25.2	5.6	23.9	24.3	21.0	42.0	97.0	93.3
Morton County	3,496	29.3	8.0	27.2	21.5	13.9	36.2	94.4	93.7
Nemaha County	10,717	28.5	6.0	24.1	19.4	22.0	39.1	97.0	95.1
Neosho County	16,997	25.7	8.9	25.4	22.5	17.5	38.4	93.4	91.1
Ness County	3,454	22.9	4.6	24.0	24.2	24.2	43.9	98.5	95.1
Norton County	5,953	22.0	7.7	28.3	22.3	19.6	40.1	122.1	122.9
Osage County	16,712	27.0	6.4	27.0	23.7	15.8	38.9	96.0	93.3
Osborne County	4,452	23.8	5.5	22.3	22.6	25.7	44.0	96.8	92.6
Ottawa County	6,163	25.7	5.8	26.7	24.2	17.6	40.1	99.9	95.9
Pawnee County	7,233	24.2	7.3	25.4	24.6	18.5	40.5	112.0	112.7
Phillips County	6,001	24.5	5.7	23.2	24.8	21.8	42.5	94.8	91.2
Pottawatomie County	18,209	29.5	7.7	27.7	21.6	13.5	35.9	98.0	96.7
Pratt County	9,647	24.5	9.4	24.0	22.8	19.2	40.2	94.0	91.3
Rawlins County	2,966	24.0	3.8	21.5	25.1	25.6	45.4	99.9	95.1
Reno County	64,790	24.5	9.3	26.9	22.9	16.4	38.2	100.9	99.0
Republic County	5,835	22.3	4.5	22.1	25.0	26.1	45.7	93.2	90.8
Rice County	10,761	24.7	13.3	22.8	21.3	18.0	37.6	92.2	88.2
Riley County	62,843	18.8	34.5	25.9	13.3	7.5	23.9	114.3	115.4
Rooks County	5,685	25.2	6.4	25.5	21.5	21.5	40.5	98.1	94.3
Rush County	3,551	22.1	5.5	22.9	24.2	25.3	44.6	94.4	90.6
Russell County	7,370	22.4	5.8	23.3	24.3	24.1	44.1	92.5	88.7
Saline County	53,597	26.2	9.4	28.4	22.1	14.0	36.1	97.4	94.4
Scott County	5,120	27.1	6.6	25.3	24.4	16.5	39.2	97.1	94.4
Sedgwick County	452,869	28.2	9.5	30.3	20.6	11.4	33.6	97.8	95.2
Seward County	22,510	32.0	11.7	30.5	16.9	8.9	29.0	105.3	103.7
Shawnee County	169,871	25.3	8.8	28.4	23.7	13.7	37.1	93.8	90.0
Sheridan County	2,813	26.3	5.8	23.7	23.9	20.3	41.5	100.1	95.8
Sherman County	6,760	24.6	11.8	23.9	22.8	17.1	37.8	104.5	101.4
Smith County	4,536	21.7	4.7	22.1	23.6	27.9	46.0	92.7	90.4
Stafford County	4,789	26.3	5.4	24.6	22.5	21.2	41.0	95.2	91.4
Stanton County	2,406	30.8	8.4	28.3	19.5	13.0	33.8	104.1	103.2
Stevens County	5,463	31.2	8.3	27.8	19.4	13.3	33.6	95.3	92.5

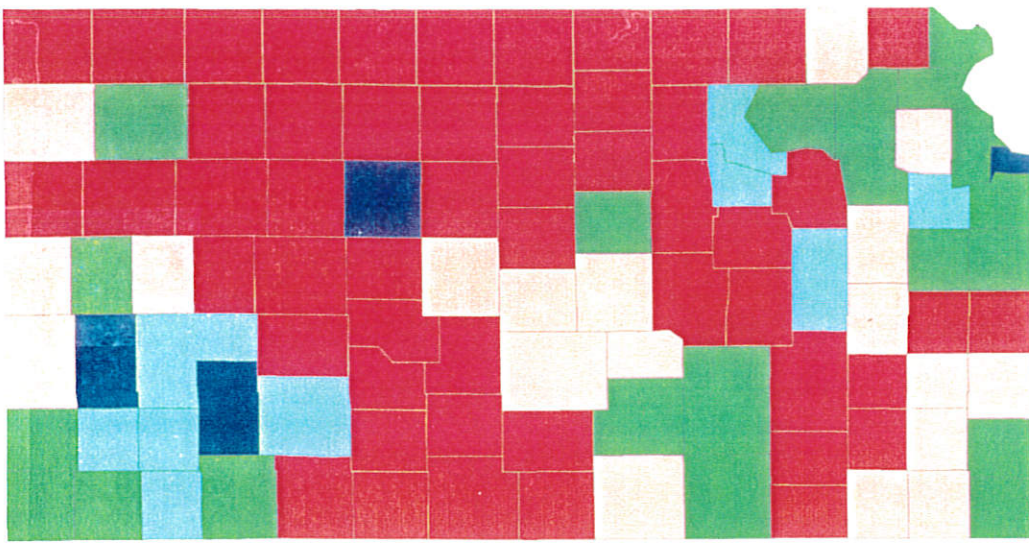
Geographic area	Total population	Percent of total population					Median age (years)	Males per 100 females	
		Under 18 years	18 to 24 years	25 to 44 years	45 to 64 years	65 years and over		All ages	18 years and over
Sumner County	25,946	28.5	7.5	26.2	22.4	15.5	37.6	96.8	93.9
Thomas County	8,180	26.3	13.5	24.4	21.2	14.6	35.3	94.6	91.5
Trego County	3,319	23.9	5.5	23.5	23.2	24.0	43.5	91.1	87.6
Wabaunsee County	6,885	26.7	6.2	26.7	24.8	15.6	39.5	102.5	101.3
Wallace County	1,749	29.1	6.5	23.6	22.8	18.1	39.5	99.0	99.4
Washington County	6,483	23.7	5.4	22.9	23.0	25.1	43.6	100.8	97.8
Wichita County	2,531	28.7	7.3	25.7	22.3	16.0	36.7	104.4	102.6
Wilson County	10,332	25.4	7.4	23.8	23.4	19.9	40.6	94.2	89.6
Woodson County	3,788	21.7	7.4	22.1	23.9	24.8	44.1	96.8	96.8
Wyandotte County	157,882	28.5	10.4	29.5	19.9	11.7	32.5	95.4	91.3

(X) Not applicable

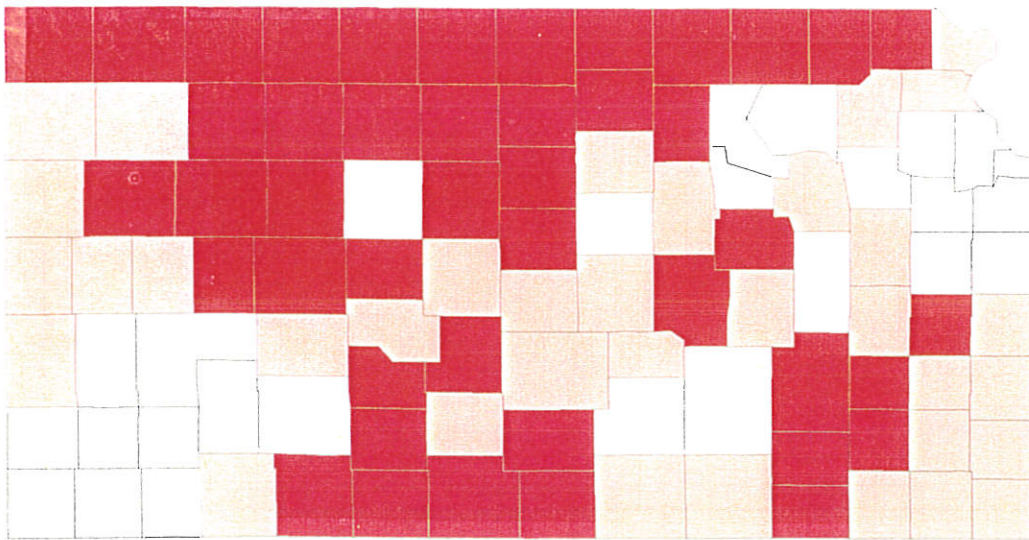
Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices PCT12 and P13.

10

A



B



C

