

110TH CONGRESS
1ST SESSION

H. CON. RES. 133

IN THE SENATE OF THE UNITED STATES

OCTOBER 16, 2007

Received and referred to the Committee on Health, Education, Labor, and
Pensions

CONCURRENT RESOLUTION

Supporting the goals and ideals of a Long-Term Care
Awareness Week.

Whereas the Department of Health and Human Services has reported that approximately 60 percent of individuals who are over the age of 65 will need some kind of long-term care services and at some point more than 40 percent of such individuals will require nursing home care;

Whereas in 2005 the Government Accountability Office projected that by 2040 the number of individuals in

the age group of individuals who are 85 years of age or older, which it finds is the age group most likely to require long-term care services, is projected to increase more than 250 percent from 4,300,000 individuals in 2000 to 15,400,000 individuals;

Whereas the Internet site of the National Clearinghouse for Long-Term Care Information notes that the Medicare program does not generally pay for most long-term care services that are needed and that the Medicare program pays for skilled nursing facility services only after a recent hospital stay, that Medicare beneficiaries generally pay more than \$118 in daily coinsurance beginning on the 21st day of coverage and coverage ends after 100 days, and that the Medicare program does not cover a stay in an assisted living facility or adult day care;

Whereas an AARP study in 2006 found that 59 percent of people in the United States who are 45 years of age or older overestimated the level of coverage under the Medicare program for nursing home care and more than half of such people who are 45 years of age or older indicate they believe such program provides coverage for assisted living, which it does not;

Whereas the 2006 AARP study concludes that given the already high costs related to long-term care and the projected growth in the size of the older population in future years, it is essential for people in the United States to learn more about the costs of long term care, about ways to prepare for and pay for long term care, and State and community resources that are available to assist in these challenges;

Whereas the Government Accountability Office has reported that broad-based misperceptions regarding the Medicare

program's level of long-term care coverage significantly contributes to the lack of personal preparation of people in the United States for the financing of long term care and advises that the government can play a significant part in enhancing personal preparedness by educating people in the United States about the scope of coverage of long-term care under public programs such as the Medicare program;

Whereas people in the United States have a right to know what long-term care coverage is available to them so that they are able to make informed retirement choices;

Whereas the first phase of the Department of Health and Human Service's pilot program to raise awareness regarding planning for long-term care obtained a less than 8 percent response rate by consumers requesting information in selected States;

Whereas in 2002 the Government Accountability Office reported that less than 10 percent of the elderly population in the United States and a lower percentage of those aged 55 to 64 years of age in the United States have purchased long-term care insurance;

Whereas the Department of Commerce indicates that savings as a percentage of after tax income declined from approximately eight percent in 1990 to less than zero since 2005;

Whereas in 2005 the Government Accountability Office reported that spending on long-term care services solely for the elderly is projected to grow at least two-and-a-half times and could grow almost four-fold to \$379 billion in 2050;

Whereas the Government Accountability Office has reported that many people in the United States have neared impoverishment by depleting their assets to pay the significant costs of their long-term care;

Whereas AARP reports that an estimated 44,400,000 individuals who are 18 years of age or older provide unpaid care to another adult and others have estimated the value of such unpaid services to be approximately \$257 billion annually;

Whereas advance planning by family members will help to protect caregivers' health, financial security, and quality of life;

Whereas our Nation's long term care challenges will significantly impact women, who make up more than 58 percent of people in the United States who are 65 years of age and older, and greater than two-thirds of people in the United States who are 85 years of age and older;

Whereas encouraging people in the United States to anticipate and plan for their future long-term care needs will help them achieve greater health and financial security, as well as greater independence, choice, and control over the services they need in the setting of their choice; and

Whereas a long term care awareness week has been observed during the first full week in November, which in 2007 will be the week of November 4th through 10th: Now, therefore, be it

1 *Resolved by the House of Representatives (the Senate*
2 *concurring)*, That Congress—

3 (1) supports the goals and ideals of a Long-
4 Term Care Awareness Week;

