

in enhancing their retirement security—but only if the policies they purchase are sound and the protections are strong.

We all know that long-term care is expensive. The cost of care in a nursing home now averages \$75,000 per year. However, most Americans do not realize Medicare provides only very limited assistance through home health services, and that Medicaid will not cover long-term care costs unless their household savings are nearly eliminated. States share the responsibility of providing Medicaid funding for long-term care with the Federal Government, and are also looking for ways to reduce their expenses. As of today, 43 States are in the process of launching “partnership” programs, which provide consumers who purchase private long-term care insurance and exhaust their benefits the ability to retain higher assets than are normally permitted if they go on to receive services under Medicaid.

We have a duty to try to ensure that these policies, which often span decades, are financially viable. During the last several years, several long-term care insurance carriers have fallen into financial difficulties, raising questions about how protected policyholders’ investments are, and others have sharply raised premiums to compensate for actuarial miscalculations. Such premium increases can be devastating for older persons who are living on fixed incomes. Their choices are often stark and very limited: they can either dig deeper and pay the increased premiums, or let their policy lapse, leaving them with no coverage if they ever need care.

Last year, I was joined by several Senate and House colleagues in releasing a GAO report on whether adequate consumer protections are in place for those who purchase long-term care insurance. The report found that rate increases are common throughout the industry, and that consumer protections are uneven. While some States have adopted requirements that keep rates relatively stable, some have not, leaving consumers unprotected.

The amendment I am cosponsoring with Senators WYDEN and KLOBUCHAR will help mitigate these problems and do a better job of protecting policyholders who buy policies in the future. We need to strengthen standards for all policies to ensure that premiums increases are kept to a minimum; that insurance agents receive adequate training; and that complaints and appeals are addressed in a timely manner. We also need to make it easier for consumers to accurately compare policies from different insurance carriers, particularly with regard to what benefits are covered and whether the plan offers inflation protection. States should also have to approve materials used to market Partnership policies. This amendment will institute these and many other improvements.

It is estimated that two out of three Americans who reach the age of 65 will

need long-term care services and supports at some point to assist them with day-to-day activities, and enable them to maintain a high-quality, independent life. Long-term care insurance is an appropriate product for many who wish to plan for a secure retirement. But to be a viable part of the health care solution, we must take the necessary steps to guarantee that consumers across the country have adequate information and protections, and that premiums won’t skyrocket down the road.

I am pleased to say that this policy is strongly supported by the National Association of Insurance Commissioners and the Wisconsin Office of the Insurance Commissioner, Consumers Union, Genworth Financial, Northwestern Mutual, the National Treasury Employees Union, and California Health Advocates, which provides support to that state’s insurance counseling and advocacy programs.

I urge my colleagues to support this vital amendment.

#### MORNING BUSINESS

Mr. BROWN. Madam President, I ask unanimous consent the Senate proceed to a period of morning business with Senators permitted to speak therein for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### LAKEWOOD POLICE SHOOTINGS

Mrs. MURRAY. Madam President, tomorrow will be a somber and very difficult day in my home State.

That is because tomorrow, just over a week after the single worst act of violence against law enforcement in Washington State history, police officers from across the State and Nation, heartbroken Washington State residents, the community of Lakewood, WA, and the families of the victims of last Sunday’s brutal attack on four police officers will gather to say goodbye.

Tomorrow’s memorial for the four officers killed on the morning of November 29th will begin with a procession that leaves from just steps away from the coffee shop that was the site of that senseless and cowardly attack.

An attack in which four officers were targeted solely because they were in uniform, solely because they had sworn to protect their community.

The procession will then weave its way through that very community—Lakewood, WA, a community that has been devastated by this tragedy, a community where these four officers were original members of their police force—and were loved and respected by their colleagues and the people they served.

Along the way, the procession route is expected to be lined by thousands of Lakewood residents and by all those who have been so deeply affected by this tragedy from throughout my State.

At the Lakewood Police Department the procession will stop to pick up the families of the fallen officers—families who together now include nine children left without a parent—families whose grief is hard to imagine.

The procession will end at a service that is expected to be attended by more than 20,000 law enforcement officers from every corner of my State and from throughout the Nation.

It will be an emotional end to a week that has rocked my home State.

It will also be farewell for four police officers who devoted and ultimately gave their lives to protect others.

Law enforcement is not for everyone. In fact, it takes a special kind of person to be willing to wake up each day—motivated and ready to be the line of protection between dangerous criminals and our neighborhoods and people.

But in the case of Sergeant Mark Renninger and Officers Gregory Richards, Tina Griswold and Ronald Owens it is easy to see where they got that motivation from.

When you hear their life stories, it is clear that, to a person, these were officers who beyond all else, were dedicated to family; officers who knew that the work they did protected those they love and families just like theirs.

In a telling quote this week, a fellow Lakewood officer described his fallen colleagues by saying that they were executed because they were cops, but that none of them saw their lives that way.

Instead he said they saw themselves first and foremost as family men and women.

For these four police officers any reminder of just how critical the duties they performed each day were came when they went home each night.

Officer Greg Richards leaves behind a wife and three children. He was an 8-year veteran who served in the Kent Police Department before joining the Lakewood department.

In memorials he has been described as a glass-half-full guy, someone who made things better for the people around him. His wife Kelly has talked this week about his passion for music, his job and of course his family.

Officer Tina Griswold leaves behind a husband and two children. She was a 14-year veteran who served in the police departments in Shelton and Lacey before joining the Lakewood police force in 2004.

She stood 4 foot 11 but as her colleagues have said many times—she wouldn’t back down from anyone. She was a member of the riot response team, a hard-charging officer and mom who loved her job and her family.

Officer Ronald Owens leaves behind a daughter. Owens followed his father into law enforcement and was a 12-year veteran who served on the Washington State Patrol before moving to the Lakewood Police Department.

He has been remembered as spending almost all of his off-duty time with his daughter—attending all of her school