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FOR IMMEDIATE RELEASE

NCOA Applauds Senate Aging Committee Hearing and Calls for Congressional Action on Long-Term Care

**Statement of Howard Bedlin,
NCOA Vice President for Public Policy & Advocacy**

Washington, DC (Dec. 18, 2013) – The [National Council on Aging](http://www.ncoa.org) (NCOA) applauds Senate Aging Committee Chairman Nelson and Ranking Member Collins for convening a hearing today to advance solutions to the long-term care challenges facing millions of seniors, people with disabilities, and their families.

Over 12 million Americans and their families require long-term assistance to perform activities of daily living. This number is projected to more than double to 26 million by 2050. Families provide the vast majority of long-term care with little or no support. Medicare does not cover long-term care, and private insurance is unaffordable or unavailable to the vast majority of Americans, forcing most individuals and families to spend-down their life savings into poverty before getting help from Medicaid. Even then, they struggle to get community-based services to stay at home instead of going into a more costly nursing home.

Earlier this year, Congress formed a bipartisan Federal Commission to advise Congress on how long-term care can be better financed and provided. While the Commission did not adequately address the critical issue of financing, it reached strong bipartisan agreement on a number of positive, modest recommendations in the areas of family caregiving, the direct care workforce, rebalancing from institutional to community-based services, and quality measures for home and community-based services.

It is now time for Congress to follow up on these common-sense recommendations to assist millions of struggling middle-class families. It is also long overdue for Congress to take action on the issue of financing, which was the central reason the Commission was formed.

NCOA believes that the best solution is to create a new national long-term care insurance program that allows all people, including individuals with disabilities and those near retirement, the opportunity to contribute to, and prepare for, the costs of long-term services and supports. We must work together on a bipartisan basis to establish a national program that:

- Is actuarially sound
- Is largely self-funded
- Increases affordable options for working Americans

- Does not exclude purchasers based on pre-existing health conditions
- Improves market opportunities for private insurance options
- Produces significant savings to Medicaid

We hope this hearing is the catalyst for Congressional champions to rise up and demonstrate leadership by taking action on the Long-Term Care Commission recommendations and the establishment of a national long-term care insurance program.

NCOA will continue to work with Congress, the White House, and other organizations—including those representing seniors, people with disabilities, providers, and insurers—to craft solutions to help millions of American families afford the long-term care they need to age with dignity and independence.

NCOA's detailed recommendations to the Long-Term Care Commission are available at www.ncoa.org/LTCC.

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About NCOA

The National Council on Aging (NCOA) is the nation's leading nonprofit service and advocacy organization representing older adults and the community organizations that serve them. Our goal is to improve the health, independence, and economic security of 10 million older adults by 2020. For more than 60 years, NCOA has been a trusted voice and innovative problem-solver helping seniors navigate the challenges of aging in America. We work with local and national partners to give older adults tools and information to stay healthy and secure, and we advocate for programs and policies to improve the lives of all seniors, especially the most vulnerable. For more information, please visit www.ncoa.org.