

How Would the Presidential Candidates Make Long-Term Care More Affordable?

The elderly population is predicted to swell by at least 5 million before the presidential election of 2012. Every day, more and more families are struggling to pay for the long-term care of an aging relative, and millions are assuming that care themselves. Many couples lose a lifetime of savings to a few short years of nursing home care.

Given this, you would think that addressing the issue of caring for America's aging population would be a major topic in the current presidential contest. You would be wrong.

Over the past several weeks, ElderLawAnswers repeatedly asked the press offices of each of the five remaining major candidates -- two Democrats and three Republicans -- what, if anything, the candidates would do to make long-term care more affordable for Americans. ELA also asked them whether they themselves had made provisions to pay for their own or a spouse's long-term care. Not one candidate chose to address these questions.

For clues to the candidates' positions on the issue of covering long-term care, a review of the candidates' campaign Web sites, as well as to an [AARP Bulletin article](#) on the candidates' positions on long-term care collected mostly during campaign stops around New Hampshire, yield the following summary.

Democrats

Sen. Hillary Clinton

Sen. Clinton offers by far the most detailed proposals regarding long-term care. She has laid out a \$5 billion-a-year agenda to make care better and more affordable for both caregivers and patients. The plan's twin centerpieces are a proposed \$3,000 tax credit for family caregivers and a long-term care insurance tax credit that would cover 75 percent of long-term care insurance premiums up to \$1,500 a year for qualified policies.

To improve accountability and oversight of long-term care facilities, Sen. Clinton wants to triple federal funding for state ombudsman programs to \$50 million a year. She would also create a national system of background checks for long-term care workers.

For more on Sen. Clinton's proposals on long-term care, go to:
www.hillaryclinton.com/news/release/view/?id=4592

Sen. Barack Obama

Sen. Obama has a plan titled "Fulfilling Our Covenant with Seniors." His web site states that as president Sen. Obama "will work to give seniors choices about their care, consistent with their needs, and not biased towards institutional care. He will work to reform the financing of long term care to protect seniors and families. He will work to

improve the quality of elder care, including by training more nurses and health care workers."

Sen. Obama also told AARP he plans to propose tax code changes that would benefit family caregivers who often "are making substantial contributions without a lot of help."

For more on Sen. Obama's proposals to provide affordable health care to seniors, go to: www.barackobama.com/issues/socialsecurity/

Republicans

Former Gov. Mike Huckabee

Former Arkansas Gov. Huckabee told the AARP that, having seen his own mother spend nearly all her savings on long-term care, he is proud that his state was the first to create a pilot program, Project IndepChoices, that reimburses relatives who are able to keep their elderly loved ones at home. "Our plan was very successful. I'd like to see it go national," AARP quoted him as saying. Huckabee's web site makes no mention of plans to improve long-term care options.

For more on former Gov. Huckabee's proposals on health care in general, go to: www.mikehuckabee.com/?FuseAction=Issues.View&Issue_id=8

Sen. John McCain

Sen. McCain has focused much of his health care platform around the needs of veterans, but his web site says nothing about his plans for long-term care.

AARP reported that he believes that decisions about the care of older family members should remain within each family, and "any way we can help caregivers [offset costs through tax credits or other financial incentives] we should. But it needs to be part of an overall policy regarding health care."

For more on Sen. McCain's proposals on health care in general: www.johnmccain.com/Informing/Issues/19ba2f1c-c03f-4ac2-8cd5-5cf2edb527cf.htm

Former Gov. Mitt Romney

Former Massachusetts Gov. Romney's press office was the only one to respond to ElderLawAnswers' repeated requests for details of the candidates' proposals for alleviating the cost of long-term care. Unfortunately, the response, when it came, did not refer to long-term care. There are no proposals addressing the needs of the elderly and their long-term care on Romney's Web site.

The AARP reported that when governor, Romney signed into law a measure for offsetting the cost of home health care by providing support for family members who take in older relatives. "Our seniors home care plan provided funding for home care that turned out to be about two-thirds as much as nursing home care," Romney said. "But you

really don't do it for the [government] savings. You do it because people are healthier and happier if they are able to remain at home."

For more on former Gov. Romney's proposals on health care in general:

www.mittromney.com/Issues/healthcare

For the *AARP Bulletin* article, "Candidates as Caregivers," [click here](#).