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LCAO Presidential Candidates Survey

Medicare Financing

The number of Americans enrolled in Medicare is projected to double between 2010 and 2030 and spending is expected to rise dramatically over the same time period. While an increase in Medicare participants will certainly contribute to this rise, the Congressional Budget Office cites general health care inflation as the main reason for higher costs.

- 1. What are your plans to help ensure the future financial stability of Medicare so that it can continue to meet the needs of our increasing Medicare beneficiary population?**
- 2. Will your Administration support changes to benefit design, such as privatization of Medicare, mandatory managed care or premium support model, to reform Medicare?**
- 3. Will you increase the age of Medicare eligibility or otherwise increase out of pocket costs for those with Medicare?**

Medicare Affordability and Improvements

Most people with Medicare have relatively low incomes but high health care needs. Half of people with Medicare have incomes below about \$22,000 per year and people with Medicare already spend three times more than the non-Medicare population on health care. In addition, though Medicare provides access to care for millions of Americans who otherwise may go uninsured, the benefit still has significant gaps in coverage. The benefit package, therefore, needs to be upgraded and fee for service Medicare benefits need to be preserved.

- 1. What are your plans to improve the affordability of Medicare for beneficiaries?**
- 2. Do you have a plan to improve or expand the Medicare benefit to make it more comprehensive?**
- 3. How do the Medicare program and older Americans fit into your plans for health care reform? For example, would you preserve changes to Medicare included in the health reform law such as closure of the Part D coverage gap, also known as the “doughnut hole” and better coverage of preventive services?**
- 4. Will you support efforts to improve quality and care coordination, such as delivery and payment system reforms included in health reform such as Accountable Care Organizations, Medical Homes and quality measurement?**

Medicare Part D Prescription Drug Benefit

Though some statistics show the Part D benefit has come in under the cost originally projected, research demonstrates that the program is still inefficient. Drug prices under Part D are both costly for beneficiaries and for the Medicare program as a whole. For example, Medicare pays more for drugs than do the Veterans Administration and Medicaid.

1. What are your plans for improving the Part D prescription drug benefit?

Long Term Services and Supports

The aging of the population will create a growing need for long-term care services and a preference for service delivery in the least restrictive settings possible. Families, individuals and states all have important roles to play in this area, but long-term care financing is a national problem that will be difficult to solve without a comprehensive national policy.

- 1. How would you address the growing need for long-term care services in terms of financing and policies that complement and embrace the core values of Medicare and Social Security and provide needed support for family caregivers?**
- 2. How would you improve the quality of life and quality of care for people in nursing homes and what would you do to ensure that a sufficient number of direct care workers are recruited and retained across the long-term care continuum?**
- 3. What would you do to ensure the financial sustainability of Medicaid and make certain that Medicaid participants receive high quality, comprehensive services in the least restrictive settings possible?**
- 4. The Affordable Care Act included a new initiative, the Community Living Assistance Services and Supports (CLASS) Act. CLASS is a voluntary, federally administered, consumer-financed insurance plan to cover the costs of long-term services and supports, Do you favor moving forward with CLASS, and if not, what kind of financing would you propose for long-term services and supports?**

Social Security

Social Security has provided American families with reliable income-protection for over 70 years. It continues to be financially sound – taking in far more revenue than it needs to pay benefits. After 2041, however, the Social Security trustees project a 25% shortfall and many suggestions have been made for shoring up the system over the long term.

- 1. Do you support or oppose the following changes to Social Security?**
 - a. diverting all or a portion of payroll taxes to individual accounts**
 - b. raising the early or the normal retirement age**
 - c. increasing or eliminating the cap on taxable wages**
 - d. means testing benefits**

Please elaborate and include any other changes you support.

Supplemental Security Income (SSI)

The Supplemental Security Income (SSI) program provides a basic safety net for 7.3 million needy elderly, blind and disabled persons. Benefits, however, have remained unchanged for years, along with income caps and asset limits for determining eligibility.

- 1. Do you think SSI needs improvements in order to provide a sufficient level of basic income for the neediest elderly? If so, what would you propose?**

Pensions and Retirement Savings Plans

Ideally, retirement security is based on Social Security, a traditional pension and personal savings. Unfortunately, a growing percentage of the workforce lacks a traditional defined benefit pension plan or any other workplace vehicle for retirement savings. Those who do have good retirement benefits find them at risk. Increasingly, companies view bankruptcy as a way to avoid retirement obligations and even healthy companies are freezing well-funded plans and closing them to new hires.

- 1. What do you believe the federal government can do to extend pensions and retirement savings plans to more workers and/or workplaces? How would you protect the interests of retirees whose benefits are diminished due to corporate bankruptcy?**

Older Americans Act

The Older Americans Act (OAA) is the backbone of services to America's aging population. The OAA is up for reauthorization this year. Since 1965, the OAA has helped promote dignity and independence for older Americans, while saving federal, state and local resources. Programs funded in the OAA include home-delivered and congregate meals, senior centers, ombudsmen, in-home services for frail elderly, family-caregiver support, health promotion, grant programs for Native Americans and community-service employment for low-income seniors. The OAA enjoys a rich tradition of bipartisan support, and older Americans are counting on that tradition to continue under this reauthorization.

- 1. What will you do to strengthen and support the Older Americans Act as it is reauthorized?**

The available research shows that lesbian, gay, bisexual and transgender (LGBT) elders face significant barriers to successful aging, including fewer sources of support, higher poverty rates, and poorer health and health access than the general population. The OAA holds enormous

potential for millions of LGBT older adults, a population with profound needs that will surge over the next few decades.

- 2. Do you support ensuring that the reauthorization of the Older Americans Act addresses the unique needs of LGBT older adults?**

Older Workers and Civic Engagement

Tens of millions of healthy, educated Americans will retire over the next two decades. Our nation could benefit greatly if that cohort is enabled to use its talents and resources to serve communities and address unmet needs. Unfortunately, there are few structures in place to foster such civic engagement in later life and to organize this valuable resource.

At the same time, millions of other older Americans will want to remain in the workforce, but will face employment barriers that push them into unwanted retirement because employers often lack the flexibility to incorporate older workers.

- 1. What policies and legislation will you propose to expand workplace flexibility and support civic engagement opportunities for seniors?**
- 2. Do you support continued funding for the Senior Community Service Employment Program, AmeriCorps, RSVP, Senior Companion Program, and Foster Grandparents Program, which provide opportunities for older adults to give back to their communities with modest stipends or pay?**

Senior Housing

Nearly ten thousands baby boomers turn 65 each day, and our senior population will double by 2030. 3.6 million seniors live below the poverty level and senior homelessness will jump 33 percent by 2020 – and 50 percent by 2050. Seniors comprise a growing percentage of all federally assisted housing programs. There are 10 seniors waiting for every available Section 202 senior housing unit and not a single dollar for new construction of senior housing was included in the FY2012 budget.

- 1. Given this rather stark picture of the housing needs for seniors, what is your plan for making sure that there is adequate affordable housing for seniors now and in the future?**

Energy Costs

Rising energy costs are also a problem. The Low Income Home Energy Assistance Program, or LIHEAP, provides heating and cooling assistance for households with incomes below 150 percent of the federal poverty level. Although the danger that elderly citizens face when they can't heat their homes is well known, LIHEAP funding was cut this year.

- 1. What will your administration do to improve the availability of LIHEAP benefits for vulnerable low-income and elderly citizens and to better respond to seasonal spikes in energy costs that hit older Americans on fixed incomes particularly hard?**

Transportation

Access to transportation is essential for older adults who want to remain independent. Those who live in suburban or rural communities are at a serious disadvantage because their communities lack reliable public transit systems and private transportation is prohibitively expensive. The result is often increasing isolation and deterioration in health and quality of life.

- 1. What are your goals and policies for enhancing availability of community senior transportation options? How will you improve coordination efforts between the federal agencies responsible for health, human services and transportation programs?**

Tax Cuts and Fiscal Responsibility

Tax cuts enacted since January 2001, many of which primarily benefit the richest people in the nation, will cost about \$300 billion this year and result in a current-year deficit of \$158 billion and a \$9 trillion gross federal debt. Such enormous deficits threaten the availability of resources for programs serving America's seniors, just as the baby boomers are retiring.

- 1. Please describe your policies on tax cuts, as well as any policies that address our mounting federal debt and the ability of our nation to fund the critical objectives described in this document.**