

NEIL ABERCROMBIE  
GOVERNOR OF HAWAII



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## Committee on Ways and Means

### HB2, RELATING TO LONG TERM CARE

Testimony of Wes Lum  
Director, Executive Office on Aging  
Attached Agency to Department of Health

Monday, March 25, 2013; Conference Room 211

9:00 a.m.

1 **EOA's Position:** The Executive Office on Aging (EOA) supports the intent of this measure  
2 provided that its enactment does not reduce or replace priorities within our Biennium Budget  
3 Request.

4 **Fiscal Implications:** An unspecified amount would be appropriated to EOA to conduct an  
5 education and awareness campaign on long-term care and an evaluation of the campaign.

6 **Purpose and Justification:** EOA has developed a strategy for a public awareness campaign on  
7 long-term care. The primary objective of a public awareness program in Hawaii for long-term  
8 care financing education must focus on the topic of planning earlier in life. Other objectives  
9 include:

- 10 1. Generating a public conversation about a topic considered controversial in political circles.
- 11 2. Education about the predictable costs of long-term care broken down by contexts involved  
12 (at home care, hospitalized, etc).
- 13 3. Targeting minority females.
- 14 4. Crafting a message that is family focused rather than on the individual.

- 1        5. Bridge a partnership for public awareness with the Governor’s office and other political
- 2            entities.
- 3        6. Not using fear tactics to raise awareness. Research by Porter Novellis for the federal long-
- 4            term care public awareness program identified fear tactics as non-effective, even creating
- 5            opposition to the campaign.

6            The budget estimate range is \$400,000 - \$650,000 for each year of the fiscal biennium.

7        This projection accounts for print costs, event planning/execution, graphic design costs,  
8        advertising budgets, technical support for web presence, and other expenses such as having a full  
9        time coordinator that can monitor all evaluation tracking.

10        Below please find an overview of our strategy for a public awareness campaign.

<b>OBJECTIVE</b>	<b>METHODS</b>	<b>PURPOSE</b>
Planning education, Predictable costs, Family focused message	Grass roots, earned media, 800 #, social media, radio/TV (PSAs) and appearances of experts), events, pamphlets, email	Direct contact and provision of materials with educational content best serve the Planning objective.
Creating public conversation, Governors partnership	Grass roots, earned media, social media, radio/TV, events, pamphlets, mobile adverts	Constant reminders coupled with opportunities to directly engage the public best serves the creation (and sustaining of) a public conversation.
Target minority females	Grass roots, earned media, social media, radio/TV, events, pamphlets, mobile adverts	Targeting a specific audience requires leveraging research and specific promotional materials/events in the community and locations where the target audience lives and works.

11  
12        We note that the appropriation for a long-term care public awareness campaign is not part  
13        of the Governor’s Administrative package. Should there be surplus funds available for this

- 1 project, we would be supportive as we agree with the concept of this initiative as this is consistent
- 2 with EOA's goals and objectives. Thank you for the opportunity to testify.

**From:** [Anthony Lenzer](#)  
**To:** [WAM Testimony](#)  
**Subject:** HB 2  
**Date:** Saturday, March 23, 2013 8:18:08 PM

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Senator Ige and Members of the Committee:

My name is Anthony Lenzer. I am Chair of the Legislative Committee of the Policy Advisory Board for Elder Affairs (PABEA). PABEA advises the Executive Office on Aging (EOA), and advocates for Hawaii's Kupuna. My testimony reflects only the views of the Board.

PABEA has long been aware that funding for long-term care services is a critical problem. This is especially the case in Hawaii, where costs are well above national average for various types of long-term care services. We are also aware that relatively few people have the personal resources or the insurance coverage through private long-term care insurance which would enable them to pay for this care, should it be needed. It is also clear from much research that people are unaware of the likelihood that they will develop one or more serious chronic illnesses as they grow older, and that many of these illnesses will require home and community-based services, or possibly institutional care. Relatively few high income older adults can self finance their own care, and Medicaid is available only to the low income population. All of this raises the question, who will pay for long-term care for the great majority of people who are neither rich nor poor?

Hawaii has twice in the past attempted to answer this question by trying to enact a modest, mandatory public long-term care insurance plan. Neither of these two attempts were successful. At the national level, the Affordable Care Act of 2010 did include provision for a voluntary system of long-term care insurance through employers (the CLASS Act). However, the opt out provisions of the CLASS Act made it financially unsustainable, and it will not be implemented.

In its report to the Legislature, the Long-Term Care Commission indicated that a modest public long-term care insurance system was the only viable answer for the majority of the population. However, to enact such a system, legislators must be convinced that the public is willing and able to support its provisions. A recent study of 800 adults by the Hawaii AARP indicated that people do recognize the need for a public program, and are willing to pay moderate premiums in order to be eligible for future benefits. On the other hand, there is great public reluctance to take on additional tax burdens. Thus, an education and awareness program, such as that envisioned by this bill, is critical to give the legislature the popular support needed to enact such a system.

PABEA therefore strongly supports House Bill 2 and urges its passage. Thank you for the opportunity to testify on this important measure.

Anthony Lenzer, PhD, Chair  
PABEA Legislative Committee  
222 Kuukama St.  
Kailua, HI 96734  
261-2095

**TO:** SENATE COMMITTEE ON WAYS AND MEANS  
Senator David Y. Ige, Chair

**FROM:** Eldon L. Wegner, Ph.D.  
POLICY ADVISORY BOARD FOR ELDER AFFAIRS (PABEA)

**HEARING:** 9: 00 am Monday, March 25, 2013  
Conference Room 211, Hawaii State Capitol

**SUBJECT:** HB 2 Relating to Long-Term Care (Kupuna Caucus package)

**POSITION:** The Policy Advisory Board for Elder Affairs **strongly supports HB 2**, which appropriates funds to the Executive Office on Aging to conduct an educational awareness campaign on long term care and to arrange for an independent evaluation of the campaign and appropriates the needed funds for these tasks to the EOA.

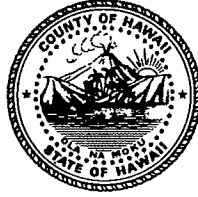
**RATIONALE:**

The Policy Board for Elder Affairs has a statutory obligation to advocate on behalf of the senior citizens of Hawaii. While we advise the Executive Office on Aging, we do not speak on behalf of the Executive Office of Aging.

- ! The Long-Term Care Commission submitted its recommendations to the Legislature on January 18, 2012. The Commission recommended an education and awareness campaign on long-term care based on its research which found much misinformation by the public regarding the financing of long-term care, inadequate knowledge of the costs of long-term care, an acknowledgment by the vast majority that they were unable to afford care, and a large percentage who reported no plans regarding their future care.
- ! The goal of the education awareness program would be to increase understanding of the risks of needing long-term care and the high out-of-pocket cost of long-term care, to motivate families to plan for their future long-term care needs and to create an awareness of options which would be helpful in financing long-term care, including the role of a limited public social insurance program and the role of private long-term care insurance.
- ! The Commission recognized that increasing public attention and knowledge of options is a necessary step to increase community support for a limited public insurance program which they found to be the most viable means to assist families with the cost of care without having to increase reliance on the general revenues of the state, and to reduce the need for enrolling in Medicaid.
- ! HB 2 appropriates funds to the Executive Office on Aging to contract for a coordinator of the public awareness campaign and for other expenses entailed in the campaign. The Executive Office on Aging will be the lead agency in designing the campaign. The endeavor will be a public-private partnership, involving the active participation of community groups such as AARP and FACE in conducting community education forums.

Thank you for allowing me to testify on this bill.

William P. Kenoi  
Mayor



Alan R. Parker  
Executive on Aging

## County of Hawai'i

### OFFICE OF AGING

Aging and Disability Resource Center, 1055 Kino'ole Street, Suite 101, Hilo, Hawai'i 96720-3872  
Phone (808) 961-8600 • Fax (808) 961-8603 • Email: hcoa@hawaiiantel.net  
West Hawai'i Civic Center, 74-5044 Ane Keohokālole Highway, Kailua-Kona 96740  
Phone (808) 323-4390 • Fax (808) 323-4398

March 22, 2013

TESTIMONY TO: Senate Committee on Ways and Means

Senator David Y. Ige, Chair  
Senator Michelle N. Kidani, Vice Chair

SUBJECT: **HB 2 - RELATING TO LONG TERM CARE**

Monday, March 25, 2013  
9:00 a.m.  
Hawai'i State Capitol, conference room 211

Honorable Chairs and Members of the Committee:

Thank you for the opportunity to submit written testimony in support of HB 2 – RELATING TO LONG TERM CARE that requests the Executive Office on Aging to conduct an education and awareness campaign on long term care. I am Alan Parker, Executive on Aging for the Hawai'i County Office of Aging (HCOA).

It is essential that the public is aware of the importance of long-term care and its cost. Research in Hawaii and elsewhere indicates that most people are unaware of the costs of long-term care, and the likelihood that they will need long-term care services in their later years. As a result, relatively few people purchase long-term care insurance when they are able to do so at a reasonable cost.

Thank you for the opportunity to provide testimony in support of this important legislation.

Sincerely,

A handwritten signature in cursive script that reads "A Parker".

Alan R. Parker  
Executive on Aging





To: Committee on Ways and Means  
Senator David Y. Ige, Chair

Date: March 25, 2013, Conference Room 211, 9:00 a.m.

Re: **HB 2 – RELATING TO LONG TERM CARE**

Chair Ige and Committee Members:

My name is Steve Tam, Director of Advocacy for AARP Hawaii. AARP is a membership organization of people 50 and older with nearly 150,000 members in Hawaii. AARP fights on issues that matter to Hawaii families, including the high cost of long-term care; access to affordable, quality health care for all generations; providing the tools needed to save for retirement; and serving as a reliable information source on issues critical to Americans age 50+.

AARP **strongly supports HB 2** which requests that the Executive Office on Aging conduct an education and awareness campaign on long-term care, and appropriates funds. The Executive Office on Aging has estimated the cost of this campaign would range from \$400,000 - \$650,000 and we would support this level of funding at a minimum. AARP estimates funding of \$500,000 would be necessary to include the following types of media campaigns: TV (Ads, creative and production); Newspaper (Ad space, creative and production); Social Media (Facebook & Twitter ads, creative and production), and Radio (Ads, creative and production).

#### Need for a Public Education and Awareness Campaign

Many residents are unaware or underestimate the risk of needing long-term care in their lifetime. Just as most people do not plan for a tsunami and only take action when the wave is imminent; individual planning for the “Silver Tsunami” due to aging boomers needing long-term care typically occurs only when immediately needed. Very few Hawaii residents have planned for their long-term care despite all warning sirens ranging from: the high likelihood of needing long-term care; high cost of care; personal experiences as caregivers; and limited government assistance to pay or obtain services.

The 2012 Hawaii Long-Term Care Commission Report concludes that unless residents have basic information about the risks and costs of long-term care, it is unlikely that people will devote the time to develop a plan for their long-term care, or to protect themselves by purchasing long-term care insurance. To motivate people to plan for their long-term care, the Hawaii Long-Term Care Commission recommended the State of Hawaii conduct a long-term care education and awareness campaign.

#### High Risk of Needing Long-Term Care

Hawaii’s population is aging rapidly. There are approximately 206,000 people over 65 years old in Hawaii in 2012, and will increase by 61% to 331,000 in 2032.<sup>1</sup> Approximately 69% of people who turned 65 in 2005 will need long-term care before they die. Individuals needing long-term care will on average need help for 3 years, and spend on average 2 years at home, and 1 year in a nursing or assisted living facility.<sup>2</sup>



### High Cost of Long-Term Care

Those Hawaii residents needing long-term care are faced with long-term care costs that are among the highest in the nation and unaffordable for most Hawaii residents. For example, the annual cost of a nursing home is more than double (2.49 times) the median age 65+household income.<sup>3</sup>

Hawaii residents have various long-term care options though all are expensive:<sup>4</sup>

- \$125,925 - Nursing Home
- \$57,772 – Home Health Aid
- \$50,336 - Homemaker Service
- \$45,000 – Assisted Living Facility
- \$17,420 – Adult Day Health Care

### Public Not Planning for Long-Term Care

Though the majority of Hawaii residents (59%) say they are likely to need long-term care in the future and are not confident that they can afford one-year of long-term care,<sup>5</sup> few Hawaii residents are planning ahead to meet these needs. Only 12% of those over 40 years old own a long-term care insurance policy.<sup>6</sup>

The most frequently cited reason for not purchasing a long-term care insurance policy is the cost, and that individuals are preoccupied with meeting their daily living expenses.<sup>5</sup>

Our members have also mentioned the emotional barriers to planning for long-term care. Individual's experience or exposure to long-term care are often negative. They associate this care with cognitive or physical decline. The planning for long-term care forces individuals to face their own mortality. The loss of independence was cited by 74% of respondents in the recent 2012 AARP Survey on Long-Term Care, as they said that they did not want to depend on family or friends for their long-term care needs.

### Financing Options for Long-Term Care Are Limited

Currently Federal, State and private programs pay only a part of the cost for long-term care. Medicare is not designed to cover long-term care services (other than limited coverage in skilled nursing facilities). Medicaid pays for long-term care, but only those with limited assets and income. Private long-term care insurance does provide substantial coverage for long-term care, but enrollment is limited.

The State's primary long-term care program, Kupuna Care, served approximately 6,981 people<sup>7</sup> (unduplicated persons served as reported by EOA) in 2012, which is only a small portion of the senior population that could be potentially served.

Due to limited government assistance and the high cost long-term care, the majority of Hawaii residents depend on unpaid family caregivers, in spite of not wanting to rely on friends and family. In the recent 2012 AARP Hawaii Survey on Long-Term Care, 49% of those surveyed expected friends or family to help with long-term care needs.<sup>5</sup> In Hawaii, there are approximately 247,000 unpaid family caregivers that provide care valued at approximately \$2 Billion annually.<sup>8</sup> Unfortunately, the number of family caregivers is declining. The primary family caregiver group is 50 to 64 years old. This group accounted for 19.1% of the population in 2012, but will account for only 16.1% of the population by 2032<sup>1</sup> and further cause strain on seniors and remaining caregivers.

Though individuals do not pay family caregivers, these caregivers incur personal costs to care for family or friends. One national study (Evercare and NAC – Family Caregivers, 2007)<sup>9</sup> reported that one in three (34%) caregivers surveyed said they used their savings, and nearly one in four (23%) cut back on spending for their own preventative health or dental care. To manage the out-of-pocket caregiving expenses, nearly four in 10 (38%) said they reduced or stopped saving for their own future. Furthermore, lost income and benefits sustained by family members that left their jobs to provide care for a family member were approximately \$303,000 (national averages), based on a loss of \$115,900 in wages, \$137,980 in Social Security benefits, and \$50,000 in pension benefits.<sup>10</sup>

In summary, the likelihood of an individual needing expensive long-term care is high. However, Hawaii residents have not planned for their long-term care needs. AARP likens the long-term care threat facing the people of Hawaii to a tsunami warning that has not been heeded. Therefore, the state's role in making clear the threat to individuals and families is critical. We call on the Legislature to ensure that the threat to our public health system be acknowledged through an education and public awareness campaign.

We urge you to support HB 2, so that Hawaii residents and the community will start planning for long-term care before they need it. Thank you for the opportunity to testify.

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<sup>1</sup> AARP Across the States, 2012, Profiles of Long-Term Services and Supports

<sup>2</sup> Kemper, Komisar, Alecxih, Long-Term Care an Uncertain Future: What Can Current Retirees Expect, 2005. Inquiry 42(4): 335-350.

<sup>3</sup> AARP A New Way of Looking at Private Pay Affordability of Long-Term Services and Supports, 2012

<sup>4</sup> Genworth Cost of Care Survey, 2012

<sup>5</sup> AARP Hawaii Survey of Hawaii 50+ Residents on Long-Term Care, 2012.

<sup>6</sup> AARP 2011 State Long-Term Services and Supports Scorecard

<sup>7</sup> State of Hawaii Executive Office on Aging, 2012 Section II, Utilization and Expenditure Profiles

<sup>8</sup> AARP Valuing the Invaluable, 2011 Update, The Growing Contributions and Costs of Family Caregiving

<sup>9</sup> Evercare and NAC, Family Caregivers – What They Spend, What They Sacrifice; The Personal Financial Toll of Caring for a Loved One, 2007.

<sup>10</sup> MetLife Study of Caregiving Costs to Working Caregivers, 2011.



# Community Alliance for Mental Health

## Board of Directors

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To: The Hawai'i State Senate Committee on Ways and Means  
Re: HB2

To: The Honorable Senator Ige and the members of the committee.

Aloha,

The Community Alliance for Mental Health along with United Self Help strongly supports HB 2. We believe that our community, our Ohana does not have a clear understanding of the nature and substance of long term care. Nor do we believe that anyone has a clear understanding of the impending cost to our state of our aging and/or disabled population.

Mahalo,  
Scott Wall  
Vice-President



**LATE**

Date: 3/22/13  
To: WAMtestimony@Capitol.hawaii.gov  
Re: HB 2

Senator Ige and Committee members:

My name is Valorie Taylor. I am President of the Hawaii Family Caregivers Coalition, Board of Directors (HFCC). My testimony reflects the views of HFCC, and not necessarily that of any other organization. The Coalition advocates for the needs of family caregivers in Hawaii.

HFCC has long been aware that funding for long-term care services is a critical problem. This is especially the case in Hawaii, where costs are well above national average for various types of long-term care services. We are also aware that relatively few people have the personal resources or the insurance coverage through private long-term care insurance which would enable them to pay for this care, should it be needed. It is also clear from much research that people are unaware of the likelihood that they will develop one or more serious chronic illnesses as they grow older, and that many of these illnesses will require home and community-based services, or possibly institutional care. Relatively few high income older adults can self-finance their own care, and Medicaid is available only to the low income population. All of this raises the question, who will pay for long-term care for the great majority of people who are neither rich nor poor?

Hawaii has twice in the past attempted to answer this question by trying to enact a modest, mandatory public long-term care insurance plan. Neither of these two attempts was successful.

In its report to the Legislature, the Long-Term Care Commission indicated that a modest public long-term care insurance system was the only viable answer for the majority of the population. However, to enact such a system, legislators must be convinced that the public is willing and able to support its provisions. A recent study of 800 adults by the Hawaii AARP indicated that people do recognize the need for a public program, and are willing to pay moderate premiums in order to be eligible for future benefits. On the other hand, there is great public reluctance to take on additional tax burdens. Thus, an education and awareness program, such as that envisioned by this bill, is critical to give the legislature the popular support needed to enact such a system.

HFCC therefore strongly supports House Bill 2 and urges its passage. Thank you for the opportunity to testify on this important measure.

Valorie Taylor, President  
Hawaii Family Caregiver Coalition

Twenty-Seventh Legislature  
Regular Session of 2013

THE SENATE

Committee on Ways and Means  
Senator David Y. Ige, Chair  
Senator Michelle N. Kidani, Vice Chair  
Monday, March 25, 2013; 9:00 a.m.

**STATEMENT OF THE ILWU LOCAL 142 ON H.B. 2  
RELATING TO LONG TERM CARE**

The ILWU Local 142 strongly supports H.B. 2, which appropriates funds for the Executive Office on Aging to conduct an education and awareness campaign on long-term care.

Long-term care includes a range of services to meet the medical and non-medical needs of people with chronic illness or disability who cannot care for themselves, usually for the remainder of their lives. Most of the individuals needing long-term care are elderly and in progressively declining health. They need help with activities of daily living, such as walking, bathing, dressing, toileting, transferring, managing their medication, getting their meals, etc. Much of the care for these individuals is provided by family caregivers who often sacrifice their own needs to care for those of others.

Unless they have had personal experience with it, most people do not understand the huge impact caregiving can have on someone's life or the enormous cost to provide such care, particularly in an institution. As a result, most people do not plan and are not prepared for the long-term care needs of their loved ones or themselves.

H.B. 2 is intended to develop an extensive education and awareness campaign to help the general public understand long-term care and its costs and, ultimately, to advocate for a feasible, responsible program to help meet these prohibitive costs. The alternative is more family caregivers sacrificing their own health and retirement income, more care recipients institutionalized and qualifying for Medicaid assistance, and more burden on taxpayers.

An education and awareness campaign is sorely needed. The ILWU urges passage of H.B. 2.

Thank you for the opportunity to share our views and concerns.

To: Committee on Ways and Means  
Senator David Y. Ige, Chair

Date: Monday, March 25, 2013, Conference Room 211, 9:00 a.m.

Re: HB2 - Relating to Long Term Care

Chair Ige and Committee Members:

Thank you for the opportunity to submit a written testimony in STRONG SUPPORT of HB2 Relating to Long Term Care. My name is Mrs. Chalintorn N. Burian, Ph.D. I am a retiree, with a 90 year-old mother who has been bed-ridden due to Parkinson's Disease. I live in the Paauilo-Mauka area on the Big Island. I seek your strong support in passing the bill HB2. The passage of this bill is vital as:

Long-term care services are largely unaffordable to me and my relatives, such as now experienced by my mother's situation. I did not know that long-term care was so expensive. I only thought about long-term care when I was no longer able to care for my mother by myself. Most of my family and relatives need to spend their paychecks on daily living expenses for themselves, their children and grandchildren. No one warned me that I needed to plan for long-term care. I am of the baby-boomer generation. Lots of us are entering aging at the same time. Now, like many people in this group, I found out that it's too late to start planning for long-term care after I retired, and that I should have started planning before I retired. The State can help the working population by informing them about the high probability of needing long-term care and that people need to have a plan for their long-term care.

I urge you to support not only seniors, but younger generations who will be the primary beneficiaries of this bill by voting **yes** on HB 2.

Mrs. Chalintorn N. Burian, Ph.D.  
Paauilo-Mauka, Hawaii District

P.O. Box 366

Honokaa

HI 96727

Phone: (808) 775-1064



**LATE**

To: Committee on Ways and Means  
Senator David Y. Ige, Chair

Date: Monday, March 25, 2013, Conference Room 211, 9:00 a.m.

Re: HB2 - Relating to Long Term Care

Chair Ige and Committee Members:

Thank you for the opportunity to submit written testimony in **STRONG SUPPORT** of HB2 Relating to Long Term Care. My name is Greta L. Bennett and I am a family caregiver for my 85 year mother who has been diagnosed with Alzheimer's disease we live in Ewa Beach. The passage of this bill is vital as:

- Within the next 5 years our senior populations will double in size most have not planned for long-term care needs.
- It's too late to start planning for long-term care after one retires; this is something that must be done early in ones life.
- Although my mother worked her entire life as a self employed beautician she could never afford long-term care now, it's simply too expensive.
- Most individuals do not think about long-term care until it is too late.
- The State can set the example for the nation by helping the working population by informing them about the high probability of needing long-term care and that people need to have a plan for their long-term care.

I'm an active duty military member and an only child. My mother has been living with me for the past 4 years , although it has been a tremendous blessing there are still some challenges. My mother's generation believed that as family members aged it was the responsibility of the entire family to take care of them; however, in a society that is so transient the responsible of taking care of a loved one as they age becomes more of a challenge, with or without disabilities. Long term care **MUST** be something that every citizen is afforded the opportunity to have, by doing so it will better prepare of state and nation for the reality of it's citizen living longer.

I urge you to support not only seniors, but younger generations who will be the primary beneficiaries of this bill by voting yes on HB 2.

Greta L. Bennett  
Hoakolei

**From:** [mailinglist@capitol.hawaii.gov](mailto:mailinglist@capitol.hawaii.gov)  
**To:** [WAM Testimony](#)  
**Cc:** [maucrowe@gmail.com](mailto:maucrowe@gmail.com)  
**Subject:** Submitted testimony for HB2 on Mar 25, 2013 09:00AM  
**Date:** Friday, March 22, 2013 3:34:08 PM

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HB2

Submitted on: 3/22/2013

Testimony for WAM on Mar 25, 2013 09:00AM in Conference Room 211

Submitted By	Organization	Testifier Position	Present at Hearing
james crowe	Individual	Support	No

Comments: Greater awareness by us senior citizens will in the long term, lessen our dependence on financial help from The State.

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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**To:** [WAM Testimony](#)  
**Cc:** [w9w@hotmail.com](mailto:w9w@hotmail.com)  
**Subject:** Submitted testimony for HB2 on Mar 25, 2013 09:00AM  
**Date:** Monday, March 25, 2013 4:19:07 AM

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HB2

Submitted on: 3/25/2013

Testimony for WAM on Mar 25, 2013 09:00AM in Conference Room 211

Submitted By	Organization	Testifier Position	Present at Hearing
kurt	Individual	Oppose	No

Comments: Isn't Kaupuna Caucus an extension of the Democrat party? And what is the final price tag for this? It seems to be an open-ended appropriation.

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**Cc:** [pc70@cornell.edu](mailto:pc70@cornell.edu)  
**Subject:** Submitted testimony for HB2 on Mar 25, 2013 09:00AM  
**Date:** Friday, March 22, 2013 5:22:14 PM

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HB2

Submitted on: 3/22/2013

Testimony for WAM on Mar 25, 2013 09:00AM in Conference Room 211

Submitted By	Organization	Testifier Position	Present at Hearing
Nancy Callahan	Individual	Support	No

Comments: Thank you for the opportunity to submit written testimony in **STRONG SUPPORT** of HB2 Relating to Long Term Care. My name is Nancy Callahan and I am retired and live on the Big Island. The passage of this bill is vital as: The State can help the working population by informing them about the high probability of needing long-term care and that people need to have a plan for their long-term care. I urge you to support not only seniors, but younger generations who will be the primary beneficiaries of this bill by voting yes on HB 2.

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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**To:** [WAM Testimony](#)  
**Cc:** [pc70@cornell.edu](mailto:pc70@cornell.edu)  
**Subject:** Submitted testimony for HB2 on Mar 25, 2013 09:00AM  
**Date:** Friday, March 22, 2013 8:59:36 AM

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HB2

Submitted on: 3/22/2013

Testimony for WAM on Mar 25, 2013 09:00AM in Conference Room 211

Submitted By	Organization	Testifier Position	Present at Hearing
Patrick Callahan	Individual	Support	No

Comments: Thank you for the opportunity to submit written testimony in **STRONG SUPPORT** of HB2 Relating to Long Term Care. My name is Patrick Callahan and I am a family caregiver for my wife and live on the Big Island. The passage of this bill is vital as the State can help the working population by informing them about the high probability of needing long-term care and that people need to have a plan for their long-term care. You can include another paragraph to discuss your personal situation and why this bill is important to you. I urge you to support not only seniors, but younger generations who will be the primary beneficiaries of this bill by voting yes on HB 2.

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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**From:** [mailinglist@capitol.hawaii.gov](mailto:mailinglist@capitol.hawaii.gov)  
**To:** [WAM Testimony](#)  
**Cc:** [pc70@cornell.edu](mailto:pc70@cornell.edu)  
**Subject:** Submitted testimony for HB2 on Mar 25, 2013 09:00AM  
**Date:** Friday, March 22, 2013 5:24:33 PM

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HB2

Submitted on: 3/22/2013

Testimony for WAM on Mar 25, 2013 09:00AM in Conference Room 211

Submitted By	Organization	Testifier Position	Present at Hearing
Patrick Callahan	Individual	Support	No

Comments: Thank you for the opportunity to submit written testimony in **STRONG SUPPORT** of HB2 Relating to Long Term Care. My name is Patrick Callahan and I am retired and live on the Big Island. The passage of this bill is vital as: The State can help the working population by informing them about the high probability of needing long-term care and that people need to have a plan for their long-term care. I urge you to support not only seniors, but younger generations who will be the primary beneficiaries of this bill by voting yes on HB 2.

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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To: Committee on Ways and Means  
Senator David Y. Ige, Chair

Date: Monday, March 25, 2013, Conference Room 211, 9:00 a.m.

Re: HB2 - Relating to Long Term Care

Chair Ige and Committee Members:

Thank you for the opportunity to submit written testimony in STRONG SUPPORT of HB2 Relating to Long Term Care. My name is Stewart Burley. I am helping to raise grandchildren and live in the Lawai Valley, Kaua'i, area. The passage of this bill is vital because:

I was not thinking about long-term care during my 56 years on Kaua'i. I was more concerned about other living expenses like mortgage, my education, my work advancement, my children and grandchildren college future. I did not realize the risk of needing long-term care was so expensive.

I now realize that the State should have an informational system to alert people that long-term care will be required in their future and to start planning for the long-term care in their future, especially after they start their families.

All my children are working, but they are not thinking about their children. I have stepped in to assist with my grandchildren's high school years and on to college years, but I can't do it forever.

This bill is very important to the future of our grandchildren here in Hawaii and must move forward.

I urge you to support not only seniors, but younger generations who will be the primary beneficiaries of this bill by voting YES on HB 2.

Stewart V. Burley  
Lawai Valley, Kauai 96765