



**From:** [Anthony Lenzer](#)  
**To:** [WAM Testimony](#)  
**Subject:** SB 104  
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Chair 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). Our Board advocates for Hawaii's older citizens, and advises the Executive Office on Aging (EOA), but does not speak for the EOA.

PABEA has long recognized the need for some system of public financing of long-term care. Many of us were deeply disappointed when the federal Affordable Care Act did not contain provisions for long-term care needs. PABEA strongly supports the recommendations of the state long-term care commission with regard to the best way for meeting this need. It is very clear from both national and state data that the great majority of our citizens do not have a realistic idea of the cost of long-term care, nor do they have the means to pay for such care, if it should become necessary. A limited public insurance program will provide sufficient benefits help the chronically and disabled meet some of their needs at home, but will be insufficient to cover the cost of institutional care. It will also provide an incentive for private long-term care insurers to develop policies which can piggyback on the benefits offered by a public program. In this manner, public needs will be served and private insurance companies will find that they have a wider market for their products and services. Please give favorable consideration to Senate Bill 104.

Thank you for the opportunity to submit these comments.

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