



# Leadership Council of Aging Organizations

*Ed Coyle, Chair*

May 5, 2009

Dear Senator:

The undersigned groups are members of the Leadership Council of Aging Organizations (LCAO). Together, we successfully advocate for and represent the unique interests of millions of America's seniors. Today we are writing to express our strong support for S. 697 the *Community Living Assistance Services and Supports Act of 2009* (CLASS Act), introduced by Senator Kennedy.

Currently, 10 million Americans are in need of long-term care services and supports, and this number is expected to grow to nearly 15 million by 2020. Our nation has too long ignored the urgent need to address in a fiscally responsible manner the emerging long-term care crisis facing older adults, baby boomers, and younger persons with disabilities. Our current system forces people into institutions inappropriately, requires many to spend-down into poverty before receiving the help they need, fails to provide realistic opportunities for personal planning, and fails to support family caregivers adequately. For many Americans, private insurance plans for disability and long-term care are simply an unavailable or unaffordable option.

We believe that the CLASS Act represents a critical step toward solving the problem by creating a new, voluntary national insurance program to help individuals stay independent and remain in their communities if the time comes when they need assistance with activities of daily living. Key elements of the CLASS Act include:

- A fiscally responsible approach that would moderate future Medicaid spending.
- A structure that retains a role for private insurance and provides opportunities for personal planning.
- Voluntary participation in the kind of broad-based risk pool needed to keep premiums affordable

The CLASS Act establishes a national insurance program financed by voluntary payroll deductions. Anyone who is 18 years old and actively working would be automatically enrolled (unless they choose to opt out) in this program and would contribute to it through payroll deductions. The Act would provide a flexible cash benefit to eligible individuals who have contributed to the program for a minimum of 60 months.

Additionally, the CLASS Act promotes an infrastructure that would help address the need to expand the pool of service providers while relieving some of the burdens on family caregivers.

Eligibility would be limited to individuals who are unable to perform two or more activities of daily living or individuals who have an equivalent cognitive disability.

The CLASS Act would preserve a role for private long-term care insurance for those that can purchase it; however, it would provide a foundation of much-needed assistance for the costs that arise when special needs exist.

The CLASS Act promotes choice and independence in a fiscally responsible way, and provides a vehicle for our nation to come together to discuss the serious long-term care challenges we face in a meaningful, productive way. We urge you to support this important legislation, which would improve the lives of millions of Americans and their families.

Sincerely,

AFL-CIO  
AFSCME Retirees  
Alzheimer's Association  
American Association of Homes and Services for the Aging  
American Geriatrics Society  
American Postal Workers Union Retirees  
American Public Health Association  
American Society on Aging  
Alliance for Retired Americans  
Association of Jewish Aging Services of North America  
B'nai B'rith International  
Catholic Health Association  
Center for Medicare Advocacy  
Easter Seals  
Families USA  
Gray Panthers  
Lutheran Services in America  
National Academy of Elder Law Attorneys  
National Adult Day Services Association  
National Alliance for Caregiving  
National Asian Pacific Council on Aging  
National Association of Area Agencies on Aging  
National Association of Nutrition and Aging Services Programs  
National Association of Professional Geriatric Care Managers  
National Committee to Preserve Social Security and Medicare  
National Association of Retired and Senior Volunteer Program Directors  
National Council on Aging  
National Indian Council on Aging  
National Senior Citizens Law Center  
NCCNHR: The National Consumer Voice for Quality Long-Term Care  
Older Women's League  
Service Employees International Union (SEIU)  
United Jewish Communities  
Volunteers of America  
Wider Opportunities for Women