

Klobuchar introduces legislation to protect and support seniors

Written by

Tuesday, 18 August 2009 16:16

Washington, D.C. – U.S. Senator Amy held a public roundtable with representatives from the caregiving and care service community Monday to discuss how to best help relieve the burden on older Americans and those who care for them. Noting that Minnesota's senior population is expected to more than double by 2035 with the aging of the Baby Boom generation, Klobuchar spoke about how to best help relieve the burden on older Americans and those who care for them.

Klobuchar recently introduced federal initiatives designed to support family caregivers and protect consumers from abuses in long-term care insurance. Klobuchar also supports legislation introduced by Senators Cantwell and Kohl regarding long-term care and the issue will be an important part of the national health care reform debate in the fall.

"As I've traveled across Minnesota, I've heard over and over how family caregivers are being squeezed by their competing demands," said Klobuchar. "We need to make sure that these family caregivers have the support they need – both in terms of financial resources and supplemental services – so that they can continue their valuable roles."

The roundtable included Chuck Ferguson, Minnesota's Attorney General's Manager of Consumer Affairs, Leni Wilcox, Division Director for the Amherst H. Wilder Foundation's Community Services for the Elderly, Kathryn Roberts, CEO of Ecumen and Tracy Beckman, a former member of the Minnesota State Senate who is a caregiver for his wife, who is suffering from Alzheimer's.

In the Senate, Klobuchar has introduced three separate pieces of federal legislation designed to support family caregivers and protect consumers from abuses in long-term care insurance. Two of Klobuchar's bills will protect consumers by preventing abuses in the long-term care insurance market. A third bill will help relieve the financial and other burdens faced by family caregivers.

The Long-Term Care Insurance Consumer Right-to-Know Act will help consumers understand exactly what is covered in their long-term care policies. Too often, these written policies have been so lengthy and legalistic that consumers are confused or unable to understand what limits may apply to their benefits. Under this legislation, insurance companies must provide consumers with an easy-to-understand one-page, standardized disclosure form when they purchase a long-term care policy.

The Long-Term Care Integrity Act will protect consumers who have purchased long-term care insurance and are seeking claims on their policies. The legislation calls for creation of an independent third-party review board to address one of the most common complaints about long-term care policies: the denial of appropriate and timely benefits by insurance companies.

Currently, those who are denied benefits must go to court, which is expensive and time-consuming when people are most vulnerable and in need. While some 8 million Americans have already purchased long-term care insurance policies, there have been growing complaints about the refusal of insurance companies to pay claims. Even with the independent review board, consumers would still have the right to pursue a dispute in court.

Klobuchar introduces legislation to protect and support seniors

Written by

Tuesday, 18 August 2009 16:16

The Americans Giving Care to Elders (AGE) Act will provide financial relief to family caregivers by creating a tax credit for the costs of caring for an aging or ailing relative. A recent study found that the out-of-pocket costs for family caregivers average about \$5,500 per year. To help offset these costs, this legislation will allow families to qualify for a tax credit up to \$1,200 per year. The tax credit will begin to phase out for families making over \$120,000 per year.

The AGE Act will also strengthen support for family caregivers by establishing the National Caregiving Resource Center. This will be a central clearinghouse where families, public agencies and private organizations can learn about best practices and promising innovations to support families in their caregiving roles. This legislation will also strengthen the National Family Caregiver Support Program, which helps fund direct services to family caregivers.