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# HOUSE RESOLUTION

REQUESTING THE DIRECTOR OF THE EXECUTIVE OFFICE ON AGING TO ESTABLISH THE LONG-TERM CARE FINANCING TASK FORCE TO ASSESS THE FEASIBILITY OF ESTABLISHING A MODEST, PUBLIC, LONG-TERM CARE INSURANCE PROGRAM IN HAWAII.

1           WHEREAS, the Hawaii Long-Term Care Commission supports in  
2 principle the establishment of a modest, public, long-term care  
3 insurance program, but recommends that studies be undertaken to  
4 assure the feasibility of such an insurance program; and

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6           WHEREAS, the public insurance program envisioned would be  
7 generally similar to the Care Plus proposal under S.B. No. 1088  
8 and H.B. No. 1616, Regular Session of 2003; and

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10          WHEREAS, a specific proposal for a public insurance option  
11 needs to be developed from a broader and more in-depth  
12 examination of a number of issues to ensure the proposal has the  
13 needed political support and will be financially viable; and

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15          WHEREAS, a task force made up of persons who support the  
16 principle of a modest, public, long-term care insurance program  
17 as a partial solution for financing long-term care, including  
18 legislators and community advocates, would be in the best  
19 position to study the feasibility of establishing a modest,  
20 public, long-term care insurance program; now, therefore,

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22          BE IT RESOLVED by the House of Representatives of the  
23 Twenty-sixth Legislature of the State of Hawaii, Regular Session  
24 of 2012, that the Director of the Executive Office on Aging is  
25 requested to establish a long-term care financing task force to  
26 study the feasibility of establishing a modest, public, long-  
27 term care insurance program; and

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29          BE IT FURTHER RESOLVED that the task force, with the  
30 Director of the Executive Office on Aging serving as Chair,  
31 include:

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33           (1) Six individuals from the long-term care community and  
34 insurance industry, three to be selected by the Senate



1 President and three to be selected by the Speaker of  
2 the House;

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4 (2) One member of the Senate selected by the Senate  
5 President; and

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7 (3) One member of the House of Representatives selected by  
8 the Speaker of the House; and

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10 BE IT FURTHER RESOLVED that the task force is requested to  
11 address and report on the following issues as part of its  
12 assessment:

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14 (1) The minimum and maximum age for employed persons to be  
15 eligible to enroll in the long-term care insurance  
16 program;

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18 (2) The definition of "employment" for the purposes of  
19 determining eligibility;

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21 (3) The minimum period of time during which an individual  
22 must pay premiums before becoming eligible for  
23 benefits;

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25 (4) The method of collecting the premium;

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27 (5) The length of covered benefit;

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29 (6) The amount of cash benefit, whether it should vary by  
30 disability, inflation adjustment over time, and  
31 whether there should be restrictions on its use;

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33 (7) The premium required to adequately finance various  
34 program designs;

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36 (8) Whether premiums should be level or increase with  
37 inflation over time;

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39 (9) Whether low-income people should be exempt from  
40 participating or whether there should be a premium  
41 subsidy from general revenues;

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43 (10) How the program should be administered; and

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1 (11) Which executive department should administer this  
2 program; and  
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4 BE IT FURTHER RESOLVED that members of the task force shall  
5 not receive compensation for their service but shall be  
6 reimbursed for necessary expenses, including travel expenses,  
7 incurred in the performance of their duties; and  
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9 BE IT FURTHER RESOLVED that the task force is requested to  
10 submit a report on its findings and recommendations, including  
11 any proposed legislation, if any, to the Legislature no later  
12 than twenty days prior to the convening of the Regular Session  
13 of 2013; provided that the report includes a recommended  
14 proposal that is politically viable and financially feasible;  
15 and  
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17 BE IT FURTHER RESOLVED that the task force be dissolved on  
18 June 30, 2013; and  
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20 BE IT FURTHER RESOLVED that certified copies of this  
21 Resolution be transmitted to the Director of the Executive  
22 Office on Aging, the Director of Health, the Director of Human  
23 Services, the Insurance Commissioner, the Policy Advisory Board  
24 for Elder Affairs, and the Hawaii Long-Term Care Commission.  
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OFFERED BY:

Maunaloa B. Lee  
Guthrie Huelken

GS

MAR 13 2012

