

MAR 13 2012

SENATE CONCURRENT 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
9

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
14

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 Senate of the Twenty-sixth
23 Legislature of the State of Hawaii, Regular Session of 2012, the
24 House of Representatives concurring, that the Director of the
25 Executive Office on Aging is requested to establish a long-term
26 care financing task force to study the feasibility of
27 establishing a modest, public, long-term care insurance program;
28 and
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1 BE IT FURTHER RESOLVED that the task force, with the
2 Director of the Executive Office on Aging serving as Chair,
3 include:

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- 5 (1) Six individuals from the long-term care community and
6 insurance industry, three to be selected by the Senate
7 President and three to be selected by the Speaker of
8 the House;
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 - 10 (2) One member of the Senate selected by the Senate
11 President; and
 - 12
 - 13 (3) One member of the House of Representatives selected by
14 the Speaker of the House; and
 - 15

16 BE IT FURTHER RESOLVED that the task force is requested to
17 address and report on the following issues as part of its
18 assessment:

- 19
- 20 (1) The minimum and maximum age for employed persons to be
21 eligible to enroll in the long-term care insurance
22 program;
 - 23
 - 24 (2) The definition of "employment" for the purposes of
25 determining eligibility;
 - 26
 - 27 (3) The minimum period of time during which an individual
28 must pay premiums before becoming eligible for
29 benefits;
 - 30
 - 31 (4) The method of collecting the premium;
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 - 33 (5) The length of covered benefit;
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 - 35 (6) The amount of cash benefit, whether it should vary by
36 disability, inflation adjustment over time, and
37 whether there should be restrictions on its use;
 - 38
 - 39 (7) The premium required to adequately finance various
40 program designs;
 - 41
 - 42 (8) Whether premiums should be level or increase with
43 inflation over time;
 - 44



1 (9) Whether low-income people should be exempt from
2 participating or whether there should be a premium
3 subsidy from general revenues;
4

5 (10) How the program should be administered; and
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7 (11) Which executive department should administer this
8 program; and
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10 BE IT FURTHER RESOLVED that members of the task force shall
11 not receive compensation for their service but shall be
12 reimbursed for necessary expenses, including travel expenses,
13 incurred in the performance of their duties; and
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15 BE IT FURTHER RESOLVED that the task force is requested to
16 submit a report on its findings and recommendations, including
17 any proposed legislation, if any, to the Legislature no later
18 than twenty days prior to the convening of the Regular Session
19 of 2013; provided that the report includes a recommended
20 proposal that is politically viable and financially feasible;
21 and
22

23 BE IT FURTHER RESOLVED that the task force be dissolved on
24 June 30, 2013; and
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26 BE IT FURTHER RESOLVED that certified copies of this
27 Concurrent Resolution be transmitted to the Director of the
28 Executive Office on Aging, the Director of Health, the Director
29 of Human Services, the Insurance Commissioner, the Policy
30 Advisory Board for Elder Affairs, and the Hawaii Long-Term Care
31 Commission.
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OFFERED BY: Shianne Chun Oakland

Ronald de Bala

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