

106TH CONGRESS  
1ST SESSION

# H. CON. RES. 8

Expressing the sense of Congress with respect to promoting coverage of individuals under long-term care insurance.

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## IN THE HOUSE OF REPRESENTATIVES

JANUARY 6, 1999

Mr. SHAYS (for himself, Mrs. JOHNSON of Connecticut, Mr. GREENWOOD, Mr. LIPINSKI, Ms. DUNN, Mr. SANDLIN, Mr. SESSIONS, Mr. FARR of California, Mr. CANADY of Florida, Mr. HALL of Texas, Mr. HOBSON, Ms. SLAUGHTER, Mr. SMITH of New Jersey, Mr. FORD, Mr. REGULA, Mr. LAFALCE, Mr. BOEHLERT, Ms. DELAURO, Mrs. MORELLA, Mr. BOYD, Mr. WHITFIELD, Mr. BALDACCI, Mr. DAVIS of Florida, Mr. WEYGAND, Mr. MALONEY of Connecticut, Mr. STENHOLM, Mr. MORAN of Virginia, Mr. MINGE, Mr. NADLER, Mr. ENGLISH, and Mrs. KELLY) submitted the following concurrent resolution; which was referred to the Committee on Commerce, and in addition to the Committees on Education and the Workforce, and Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

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## CONCURRENT RESOLUTION

Expressing the sense of Congress with respect to promoting coverage of individuals under long-term care insurance.

1        *Resolved by the House of Representatives (the Senate*  
2        *concurring),*

3        (a) FINDINGS.—The Congress finds the following:

4                (1) As the baby boom generation begins to re-  
5        tire, funding Social Security and Medicare will put

1 a strain on the financial resources of younger Ameri-  
2 cans.

3 (2) Medicaid was designed as a program for the  
4 poor, but in many States Medicaid is being used for  
5 middle income elderly people to fund long-term care  
6 expenses.

7 (3) In the coming decade, people over age 65  
8 will represent up to 20 percent or more of the popu-  
9 lation, and the proportion of the population com-  
10 posed of individuals who are over age 85, who are  
11 most likely to be in need of long-term care, may dou-  
12 ble or triple.

13 (4) With nursing home care now costing  
14 \$40,000 to \$50,000 on average per year, long-term  
15 care expenses can have a catastrophic effect on fami-  
16 lies, wiping out a lifetime of savings before a spouse,  
17 parent, or grandparent becomes eligible for Medic-  
18 aid.

19 (5) Many people are unaware that most long-  
20 term care costs are not covered by Medicare and  
21 that Medicaid covers long-term care only after the  
22 person's assets have been exhausted.

23 (6) Widespread use of private long-term care  
24 insurance has the potential to protect families from  
25 the catastrophic costs of long-term care services

1 while, at the same time, easing the burden on Medic-  
2 aid as the baby boom generation ages.

3 (7) The Federal Government has endorsed the  
4 concept of private long-term care insurance by estab-  
5 lishing Federal tax rules for tax-qualified policies in  
6 the Health Insurance Portability and Accountability  
7 Act of 1996.

8 (8) The Federal Government has ensured the  
9 availability of quality long-term care insurance prod-  
10 ucts and sales practices by adopting strict consumer  
11 protections in the Health Insurance Portability and  
12 Accountability Act of 1996.

13 (b) SENSE OF CONGRESS.—It is the sense of the  
14 Congress that—

15 (1) the Federal Government should take all ap-  
16 propriate steps to inform the public about the finan-  
17 cial risks posed by rapidly increasing long-term care  
18 costs and about the need for families to plan for  
19 their long-term care needs;

20 (2) the Federal Government should take all ap-  
21 propriate steps to inform the public that Medicare  
22 does not cover most long-term care costs and that  
23 Medicaid covers long-term care costs only when the  
24 beneficiary has exhausted his or her assets;

1           (3) the Federal Government should take all ap-  
2           propriate steps not only to encourage employers to  
3           offer private long-term care insurance coverage to  
4           employees, but also to encourage both working-aged  
5           people and older citizens to obtain long-term care in-  
6           surance either through their employees or on their  
7           own;

8           (4) appropriate committees of Congress, to-  
9           gether with the Department of Health and Human  
10          Services and other appropriate Executive Branch  
11          agencies, should develop specific ideas for encourag-  
12          ing Americans to plan for their own long-term care  
13          needs; and

14          (5) the congressional tax-writing committees,  
15          together with the Department of the Treasury  
16          should determine whether the tax rules for long-term  
17          care insurance need to be modified to ensure that  
18          the rules adequately facilitate the affordability of  
19          long-term care insurance.

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