

HM0377

2005

House Memorial

A memorial to the Congress of the United States, urging Congress to amend the Social Security Act.

WHEREAS, current federal and state medical assistance expenditures for long-term-care services in Florida exceed \$4.2 billion annually, with the state's annual share at approximately \$1.7 billion, and

WHEREAS, skyrocketing costs of providing care to persons who need assistance to meet daily needs have hit the middle class particularly hard, and

WHEREAS, the national average cost for nursing home care is approximately \$50,000 per year, and

WHEREAS, costs to the residents of Florida will rise because of increasing demands for services as our population ages, and

WHEREAS, the purpose of the long-term-care partnership program is to provide incentives to individuals to purchase long-term-care insurance and consequently to relieve the financial burdens on the states when they assume payment for the long-term-care needs of their citizens under the Medicaid program by allowing individuals who exhaust qualified private long-term-care policy benefits to protect an equivalent value of assets and still satisfy Medicaid's financial eligibility requirements, and

WHEREAS, the concept of long-term-care partnerships results in private insurance paying first and government paying last, and

WHEREAS, the four states that have had partnership plans for almost a decade, specifically, California, Connecticut,

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31 Indiana and New York, have experienced significant savings to
 32 taxpayers and have seen fewer than 100 total partnership
 33 purchasers qualify for Medicaid, and

34 WHEREAS, American citizens in 46 states, the District of
 35 Columbia, and territories of the United States are being
 36 discriminated against by not being able to enjoy the benefits
 37 provided by long-term-care partnership plans due to a
 38 restriction present in section 1917(b)(1)(C) of the Social
 39 Security Act which has discouraged additional states from
 40 enacting long-term-care partnership programs by effectively
 41 removing the major incentive for individuals to participate,
 42 NOW, THEREFORE,

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44 Be It Resolved by the Legislature of the State of Florida:

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46 That the United States Congress is requested to amend
 47 section 1917(b)(1)(C) of the Social Security Act by deleting
 48 "May 14, 1993," as the deadline for approval by states of long-
 49 term-care partnership plans, thus affording states throughout
 50 the nation the ability to give their citizens the same rights to
 51 participate in those types of plans.

52 BE IT FURTHER RESOLVED that copies of this memorial be
 53 dispatched to the President of the United States, to the
 54 President of the United States Senate, to the Speaker of the
 55 United States House of Representatives, and to each member of
 56 the Florida delegation to the United States Congress.