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Inside:

Retirement Savings	2
Health Care Access	3
Long Term Care	4



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2008 AARP Voters' Guide

Delaware State House of Representatives District 29

How to use the AARP Voters' Guide:
Here's how this Voters' Guide works. AARP asked key questions about issues important to our members and their families of each major candidate for this race. Each candidate was allowed up to 125 words to answer each question. AARP did not edit or modify those answers. The candidates were asked to check the support or oppose circles. The candidates may have chosen not to check a circle.

AARP has provided a summary of our position for each of the issues.

- Pass this guide on to friends and family.
- Share your views with the candidates.
- Ask for clarification from any candidate whose answer seems unclear.

Be sure to vote on November 4.

www.aarp.org/elections

Q ■ *Do you support or oppose the creation of a state-facilitated savings plan for Delaware workers who lack access to a retirement savings plan at work? (Please limit response to 125 words.)*

AARP's Position:

AARP supports adoption of this kind of state-facilitated savings plan.

Support **Oppose**

**Rep. Pamela Thornburg
(Republican):**

Creation of a state-facilitated retirement savings plan

Support **Oppose**

**Mr. W. Charles Paradee, III
(Democrat):**

Creation of a state-facilitated retirement savings plan

Support **Oppose**

More than half of American workers lack access to a retirement savings plan at work. One approach to expand savings is to use a state's expertise, experience, and leverage with retirement plan providers to establish workplace savings programs for small private employers that don't have such programs.

Small employers find that their size exposes them to high plan fees that are prohibitive. When many small employers are combined, providers are more interested and costs drop. To keep employers' cost low, the ongoing expenses of operating such a program would be paid from participants' fees. The state would supervise the establishment and oversight of such a plan, but would have no fiduciary or legal liability for it.

This candidate did not reply by the publication deadline.

I oppose the creation of a state-facilitated retirement savings plan. In order for a state-sponsored plan to qualify for federal tax benefits, it would have to fit within already established IRS guidelines. I am familiar with the savings plan currently offered to state employees. It is an excellent plan, but the smart consumer can find retirement plan options that are just as effective and affordable in the private sector. I am, however, very supportive of initiatives like The Delaware Money School offered by the state in conjunction with partners from the private sector that help to educate Delaware families about financial matters at little or no cost.

Q: *In the face of escalating cost, how would you reform the health care system to make it available, affordable and accessible for every Delawarean? (Please limit response to 125 words.)*

AARP's Position:

Supports measures to achieve access to affordable health care coverage.

Support **Oppose**

There are an estimated 104,000 uninsured people in Delaware. AARP supports measures to achieve access to affordable health care coverage for all individuals. In the absence of universal coverage, AARP supports incremental reforms specifically targeted to particular populations that significantly improve coverage options for those without public or private insurance, or those at risk of losing coverage.

Opening existing public programs (e.g., Medicaid) to new categories of people who are uninsured; subsidizing the cost of private coverage for those who are uninsured, underinsured, or at risk of losing coverage. To pay for this, AARP supports cost containment through an evidence-based preferred list; multi-state purchasing pools; and supplemental rebates for prescription drugs. AARP opposes efforts to cap Medicaid through block grants.

**Rep. Pamela Thornburg
(Republican):**

Increasing access to health insurance.

Support **Oppose**

This candidate did not reply by the publication deadline.

**Mr. W. Charles Paradee, III
(Democrat):**

Increasing access to health insurance.

Support **Oppose**

I support incremental reforms that will improve access to healthcare for more Delawareans. Specifically, I support the creation of state sponsored insurance pools that will allow individuals and small business owners to join with other consumers to shop for insurance from private insurers at lower group rates. I also believe that the Insurance Commissioner should have more oversight authority for health insurance premiums charged in the state to prevent overcharging and fraud.

Long Term Care: Rebalancing

Q

What specific steps would you take to ensure that consumers in need of long-term care have access to a full range of services, so that they have a choice to remain in their own homes rather than be placed in a nursing home. (Please limit response to 125 words.)

AARP's Position:

Rebalancing our long-term care system, including programs which allow certain nursing home residents to transition into less restrictive settings.

Support Oppose

Delawareans who need help with activities of daily living, such as eating, bathing, and dressing, should have the choice to stay at home rather than be forced into a nursing home. Annually, the state spends 91 percent of its long-term care budget on nursing homes, and only 9 percent on home- and community-based care, despite the fact it often costs significantly more for nursing home care than home or community based services, and many nursing home residents can receive appropriate care in the home or community.

AARP supports removing the funding inequality that favors nursing homes over home- and community-based long-term care. Programs should be expanded to permit nursing home residents with less intensive care needs to transition back home or into other less restrictive settings.

Rep. Pamela Thornburg (Republican):

Rebalancing our long-term care system, including programs which allow certain nursing home residents to transition into less restrictive settings.

Support Oppose

This candidate did not reply by the publication deadline.

Mr. W. Charles Paradee, III (Democrat):

Rebalancing our long-term care system, including programs which allow certain nursing home residents to transition into less restrictive settings.

Support Oppose

My aunt, Eleanor Cain, was the Director of the Delaware Division of Services for Aging and Adults with Physical Disabilities for 30 years. My mother, Sandy McNinch, worked for the same department for 18 years, where she provided in-home health assessments and care for Delaware seniors. They will be consulting with me on issues like this that affect Delaware seniors.

I believe very strongly that money should be shifted away from nursing home care programs and reallocated towards programs that will allow more seniors the dignity of receiving care in their own homes.