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2008 AARP Voters' Guide

Delaware State House of Representatives District 19

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**

**Mr. Joseph Sakeley
(Republican):**

Creation of a state-facilitated retirement savings plan

Support **Oppose**

**Rep. Robert Gilligan
(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.

I would like to see people have an opportunity to join in employer savings plans but would rather see a privately run program. I would like to see the government give people the option to start in a program but do not believe the government has the best resources for running this type program. An option could be to let small business receive a tax break to join the program. If you could get enough businesses to join the costs could be spread evenly among the businesses and employees.

This candidate did not reply by the publication deadline.

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.

Mr. Joseph Sakeley

(Republican):

Increasing access to health insurance.

Support **Oppose**

The most important part of health care is access to doctors. While I am 100% against universal health care, due to the costs and its lack of judgment toward people's needs, I would like to see more options for health insurance coverage.

If such a system were to be implemented it would need its base to be in the private sector. Health savings accounts, catastrophic health insurances, and traditional health insurance are three of the most common available options. Health insurance coverage needs to be looked at similarly to car insurance, everyone needs something different. I believe this approach can begin the decline in health insurance costs.

Rep. Robert Gilligan

(Democrat):

Increasing access to health insurance.

Support **Oppose**

This candidate did not reply by the publication deadline.



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**

**Mr. Joseph Sakeley
(Republican):**

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

Support **Oppose**

**Rep. Robert Gilligan
(Democrat):**

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.

While I am not familiar with the current structure of the long term care system I would like to see more people have the option to stay in their own homes. I believe the reason for the boom in the 55 and older communities growth is due to most people wanting to be independent, but inability to continue everyday activities without some help. I would look at the cost structure of the current system and consider moving more funding toward home and 55 and over communities.

I would do this because if it were me also I would want some independence.

This candidate did not reply by the publication deadline.