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2008 AARP Voters' Guide

Delaware State House of Representatives District 4

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. Tyler Nixon
(Republican):**

Creation of a state-facilitated retirement savings plan

Support **Oppose**

**Rep. Gerald Brady
(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 support a state-facilitated retirement savings plan for employees. Too many citizens lack access to a systematic savings plan merely because they are employee of small businesses whose overhead cannot afford to supply their employees with a savings plan. State-facilitated retirement savings are critical for both the long-term and short well being of many of our most deserving citizens whose work ethic entitles them to a comfortable retirement

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. Tyler Nixon

(Republican):

Increasing access to health insurance.

Support **Oppose**

This candidate did not reply by the publication deadline.

Rep. Gerald Brady

(Democrat):

Increasing access to health insurance.

Support **Oppose**

I support consistent incremental reforms to increase health insurance access to those who lack access to public or private insurance with an emphasis on expanding coverage options to meet individualized needs. I favor a "budgetary" model for health insurance as the health needs of a defined population are much more predictable than the "risks" that the traditional profit-based risk model on which other (non-health) insurance is based. With a "budgetary" model, much more of each dollar would go directly to the care provider by elimination of insurance company profits with a smaller amount to each dollar going to incidental administration costs.



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.

**Mr. Tyler Nixon
(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.

**Rep. Gerald Brady
(Democrat):**

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

Support **Oppose**

Aging people who are in need of long-term care should receive that care in nursing homes only as a last resort. Instead they should receive necessary assisted living in their own homes whenever possible. Home care would enhance the quality of their life. The relatively exorbitant costs of nursing home care can be distributed to more people in a community-based setting to a wider group of people. More of each health-care dollar would go directly to the human health-care provider rather than the corporate health care provider. Finally, with the construction and operation of fewer nursing homes, the savings in capital and overhead costs would be dramatic.