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2008 AARP Voters' Guide

Delaware State House of Representatives District 32

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. Donna Stone
(Republican):**

Creation of a state-facilitated retirement savings plan

Support Oppose

**Mr. E. Bradford Bennett
(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.

Small businesses are the backbone of our economy and this initiative could be an enormous benefit to both the employer and the employee. An initiative like this could actually serve as an economic development tool by encouraging small business investment and growth in Delaware. Allowing small businesses to band together and combine their resources would greatly enhance their purchasing power in the retirement plan marketplace. With the support and guidance of the appropriate State agencies and department heads (Bank Commissioner, State Treasurer, State Auditor, and State pension office) a plan like this could be a win – win – win – for the small business owner, for the employees who work for small businesses, and for the state of Delaware.

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.

Rep. Donna Stone

(Republican):

Increasing access to health insurance.

Support **Oppose**

There is no easy solution to having affordable healthcare available to everyone but there are things that we can do that increase both affordability and accessibility. Requiring health insurance companies to offer a "skinny" healthcare policy, stripped of all state mandates, is one initiative worth pursuing. Delaware needs to use model legislation to create a high-risk pool (already in place in 33 other states), which would insure some people who otherwise are unable to obtain health insurance. We need to create a state tax credit offsetting the cost of healthcare coverage purchased by small business owners for themselves and their families. The organization of a multi-state purchasing pool, especially if it could be done by region, is an initiative that should be pursued.

Mr. E. Bradford Bennett

(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**

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. Donna Stone
(Republican):**

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

Support **Oppose**

There will always be a need for nursing homes for those individuals who are no longer capable of taking care of themselves. But for those who only need help with day-to-day activities, being able to stay in the familiar, comfortable setting of their own home is a more desirable option. The imbalance in state spending on long term care now favors nursing home environments over community based long term care. That imbalance needs to be revisited. As policymakers, our priority should be to allow our citizens to remain as independent as they possibly can be throughout their lives. This initiative would not only enhance the quality of life for our citizens, it would result in significant cost savings for our taxpayers.

**Mr. E. Bradfod Bennett
(Democrat):**

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.