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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 38

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. Gerald Hocker
(Republican):**

Creation of a state-facilitated retirement savings plan

Support **Oppose**

**Ms. Mary K. Ryan
(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 am in support of this initiative. As a business owner and a strong believer in the worth and merit of small businesses to the overall health of the economy, providing this service to small business and their employees would be mutually beneficial to the employer, the employee and the State of Delaware. Under the auspices of the Bank Commissioner, State Treasurer and the Auditor, the combined expertise and knowledge would be of great benefit to small businesses and would in fact be another incentive for business growth within our state. Having supervision by the state without a cost to the state would enable a fair and equitable playing field for all parties.

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. Gerald Hocker
(Republican):**

Increasing access to health insurance.

Support Oppose

I support access for all citizens of the Sates of Delaware the right to have affordable health care and access to treatment within our healthcare delivery system. This concept of multi-state purchasing of insurance is a measure whose time ahs come. This issue needs to be explored further and put into operation during the next General Assembly. Those individuals that fall short of public assistance must be considered in the overall equation. Prescription assistance through a variety of programs needs to be reviewed. This will be a challenging and complicated task but is warranted to allow all citizens to attain a greater quality of life. In addition, health care education for all ages in terms of diet, exercise and regular examinations must be shared with the general population.

**Ms. Mary K. Ryan
(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**

**Rep. Gerald Hocker
(Republican):**

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

Support **Oppose**

**Ms. Mary K. Ryan
(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.

I firmly support the right of citizens to be afforded the choice of staying in their own homes as opposed to being placed in a nursing facility or assisted living complex. Studies have shown that individuals when allowed to stay in their own homes with assistance have a greater and higher quality of life than those forced to leave their homes for a nursing or retirement home situations. Nursing homes do have a place for those that can not care for themselves or make rational decisions. Providing access to less restrictive environments is a more appropriate approach for those who would benefit from continued day to day activities while receiving the help that need to maintain their basic life style. Ensuring that the home health care providers and employees are properly trained, screened and bonded is an important part of the success of such programs.

This candidate did not reply by the publication deadline.