

# 2008 AARP Voters' Guide

## Delaware Lt. Governor

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.

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**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. Charles Copeland  
(Republican):**

Creation of a state-facilitated retirement savings plan

**Support**     **Oppose**

**Mr. Matthew Denn  
(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 support the creation of a state-facilitated retirement savings plan.

I support the idea of creating a state-facilitated savings plan of the type described. With the state's revenue situation being very tenuous, we will need to examine the specifics of any proposed program in order to ensure that it does not expose the state or the state's pensioners to any new liabilities, but using the state's expertise and leverage to also assist small private employers is a good idea.

**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**

**Mr. Charles Copeland  
(Republican):**

Increasing access to health insurance.

**Support**     **Oppose**

**Mr. Matthew Denn  
(Democrat):**

Increasing access to health insurance.

**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.

I support increasing access to health insurance. I sponsored a resolution to create the Medicaid Modernization Task Force and have supported the creation of various health insurance pools in the State of Delaware. I will continue to advocate giving more of a say to patients and their doctors.

I am proud of my record over the last four years of fighting to control the cost of health insurance, and I am very grateful to AARP for the help that it has provided in fighting to get the Delaware General Assembly to address these reforms. Many of the proposals made by AARP were reflected in the bills that I wrote and championed, including a bill to set up a statewide health insurance purchasing pool and a bill to regulate health insurance rates in Delaware. Unfortunately, we have not been able to get those bills passed yet. Jack Markell has proposed a comprehensive, well thought out health insurance reform plan for Delaware that would ensure coverage for the uninsured while also providing mechanisms for controlling the underlying cost of health care.

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**

**Mr. Charles Copeland  
(Republican):**

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

**Support**     **Oppose**

**Mr. Matthew Denn  
(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 support rebalancing our long-term care system, including programs which allow certain nursing home residents to transition into less restrictive settings. Moving towards more equitable funding will help improve both the quality of care and increase options available to Delawareans.

Like many people my age, I have lived through the difficult process of seeing a close relative move into a nursing home. Seeing my loved ones live through that experience has made it easy for me to advocate on the campaign trail a home-based model for the care of seniors, where Medicaid funds would be available under some circumstances for care in the home rather than a nursing home setting. This would eliminate the unfortunate situation that now exists where seniors can only receive care from Medicaid in an institutional setting, when a lesser amount of Medicaid funds might provide for better care in a senior's own home. In the long run, allowing seniors to receive care in their homes is not only more compassionate, but also economically sound. AARP has done a very thorough job of documenting the fact that movement to this approach would save money in the long run.