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# 2008 AARP Voters' Guide

## Delaware State House of Representatives District 21

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](http://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. Michael Ramone  
(Republican):**

Creation of a state-facilitated retirement savings plan

**Support**     **Oppose**

**Ms. Patricia Creedon  
(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.

Being a small business owner I know the crisis we are in as it pertains to retirement. Too many of our seniors can not afford to retire. I would support workplace savings programs.

Assuming trustees would be appointed by the small employers and have fiduciary and legal liabilities.

**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. Michael Ramone**

**(Republican):**

Increasing access to health insurance.

**Support**     **Oppose**

**Ms. Patricia Creedon**

**(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.

Universal health care is a must, however I would support incremental reforms aimed at providing coverage to those without public or private insurance. We must prioritize affordable alternatives during the interim. This will help make health care available for everyone.

## Long Term Care: Rebalancing

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. Michael Ramone (Republican):

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

Support  Oppose

### Ms. Patricia Creedon (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.

A balanced long-term care system needs to be implemented that will allow our Delawareans in need the ability to choose the proper services for their needs whether that be in their home or a nursing home.