



# 2008 AARP Voters' Guide

## Iowa House District 54

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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**AARP**<sup>SM</sup>

*The power to make it better.®*

**Q** ■ *Would you support or oppose a Consumer Protection bill, creating a private cause of action against consumer fraud?*

**AARP's Position:**

Creating a private cause of action against consumer fraud

**Support**     **Oppose**

**Christopher Rants (Republican)**

Creating a private cause of action against consumer fraud

**Support**     **Oppose**

**Carlos Venable-Ridley (Democrat)**

Creating a private cause of action against consumer fraud

**Support**     **Oppose**

Iowa is the only state in the nation that does not grant individuals a private right of action against acts of consumer fraud. The only entity in Iowa that may file a case under the Consumer Fraud Act is Iowa's Attorney General Office. Receiving over 6000 consumer fraud complaints annually, they cannot and do not prosecute every case of consumer fraud in the State of Iowa.

AARP Iowa's top priority is creating a private cause of action against fraud. Individuals need to be able to pursue remedies, like damages and injunctions, and receive attorney fees so that attorneys will take their case. Iowa should join the rest of the nation and empower individual consumers to fight on their own against frauds perpetrated against them.

The Consumer Private Cause of Action has been an ongoing issue in the legislature has not reached the right balance between protection of the consumer and protecting business from an onslaught of lawsuits. Iowa currently has a number of other causes of action available to consumers. In addition, a number of industries are highly regulated already and subject to bad faith causes of action currently. The current proposal goes too far in allowing lawsuits even when no damage was done and no intent to defraud which could potentially expose businesses to costly lawsuits where no damage to the consumer resulted.

The candidate chose not to respond by the deadline.

**Q** ■ *What specific steps would you take to ensure that residents in need of long-term care have access to a full range of services?*

**AARP's Position:**

Funding the unmet home and community based service needs

**Support**     **Oppose**

Funding for a Single Point of Entry System through the Aging and Disability Resource Centers

**Support**     **Oppose**

**Christopher Rants (Republican)**

Funding the unmet home and community based service needs

**Support**     **Oppose**

Funding for a Single Point of Entry System through the Aging and Disability resource Centers

**Support**     **Oppose**

**Carlos Venable-Ridley (Democrat)**

Funding the unmet home and community based service needs

**Support**     **Oppose**

Funding for a Single Point of Entry System through the Aging and Disability resources Center

**Support**     **Oppose**

AARP believes that Iowa should prioritize providing long-term care in the setting of Iowans' choice, their homes, with just the help they need. The Senior Living Program documented an estimated \$2.8 million in "Unmet Needs" (FY 2007) for older Iowans' services like chore assistance, adult day services, and others services. With the natural disasters, that number will rise dramatically. Funding for Iowa's Aging and Disability Resource Center needs to continue to better connect older Iowans to local aging services in their area, a Single Point of Entry System.

AARP supports promoting the independence of seniors and delaying the use of institutional care by:

- Funding the Unmet Service Needs identified in Iowa's Senior Living Program.
- Funding the Aging and Disability Resource Centers (ADRC).

We have always been supportive of increasing the options seniors have for services. That is why Republicans worked to ensure that the Senior Living Trust Fund provided funding for non-nursing home services.

One step that needs to be taken quickly is to raise the monthly expenditure cap for the Elderly waiver under Medicaid. Without doing this, seniors living in their homes will see their access to services reduced as costs go up. It already is a barrier to allowing these folks to utilize Assisted Living facilities.

Representative Heaton worked hard to get a study of this issue this year, and we would be supportive of taking steps to deal with this issue before the situation gets any worse.

The candidate chose not to respond by the deadline.

**Q:** What specific steps would you take to ensure that all older Iowans, but especially those displaced by natural disaster, have access to affordable housing, and can age in place?

**AARP's Position:**

Efforts to integrate universal design concepts into home rebuilding and home modification

**Support**     **Oppose**

State efforts to help local communities rebuild and develop affordable housing options

**Support**     **Oppose**

About half of Iowans over 65 live in homes built before 1960. Universal Design home modifications are a way to make older homes convenient for Iowans as they age. With Iowa's 2008 natural disasters, home issues have taken on a whole new meaning. The state can play a role in helping Iowans rebuild or modify their home with universal design concepts to allow better and safer living, and avoid institutional care longer. AARP supports state efforts to encourage and integrate universal design concepts into home rebuilding efforts and home modifications.

Additionally, as Iowans have been displaced by the disasters, especially in low income housing areas, affordable housing is a critical issue. AARP supports state efforts to work with devastated local communities to help develop affordable housing options.

**Christopher Rants (Republican)**

Efforts to integrate universal design concepts into home rebuilding and home modification

**Support**     **Oppose**

State efforts to help local communities rebuild and develop affordable housing options

**Support**     **Oppose**

I think we have to be very aware that for seniors who have lost their homes, this is not about restructuring debt - many lived in homes that were already paid off and have now lost everything. Borrowing to build a new home is not an option. That is one reason why I, and the entire Republican caucus, have called for a special session of the legislature so that we can work to find solutions for this problem, before the snow flies.

We will have to be creative, looking for ways to match Housing Trust Fund dollars with perhaps the Senior Living monies. I know people are reluctant to use Senior Living dollars - but this would be for seniors' living needs, something I think is appropriate.

**Carlos Venable-Ridley (Democrat)**

Efforts to integrate universal design concepts into home rebuilding and home modification

**Support**     **Oppose**

State efforts to help local communities rebuild and develop affordable housing options

**Support**     **Oppose**

The candidate chose not to respond by the deadline.

**Q** ■ *What steps would you take at the state level to improve health care quality and make coverage affordable and accessible to more Iowans?*

**AARP's Position:**

Open existing programs to the uninsured

**Support**     **Oppose**

Subsidizing Private health coverage

**Support**     **Oppose**

Adopting national standards for health care quality reporting

**Support**     **Oppose**

HF 2539 established a pilot project for pre-Medicare adults (age 50-65) to provide coverage by direct care workers and eliminated pre-existing conditions roadblocks as people move between plans. AARP Iowa supports measures to achieve access to affordable health care coverage for all individuals, including pre-Medicare adults.

HF 2539 also began a health care transparency initiative, access to information related to health care quality and price. The next step is for Iowa's providers to report national standard quality indicators so that Iowans can compare indicators between states.

**Christopher Rants (Republican)**

Opening existing programs to the uninsured

**Support**     **Oppose**

Subsidizing private health coverage

**Support**     **Oppose**

Adopting national standards for health care quality reporting

**Support**     **Oppose**

First, the State should pay its full share of Medicaid costs to prevent cost-shifting;  
 Second, we must work to help small businesses use currently available tools to make coverage possible for their employees, like section 125 plans used by large employers;  
 Third, we need to allow local hospitals to get reimbursed for IowaCare services provided;  
 Fourth, we should work to promote portability of health insurance, so people can continue their existing coverage when they move or change jobs so that they avoid issues with pre-existing conditions;

**Carlos Venable-Ridley (Democrat)**

Opening existing programs to include the uninsured

**Support**     **Oppose**

Subsidizing private health care coverage

**Support**     **Oppose**

Adopting national standards for health care quality reporting

**Support**     **Oppose**

The candidate chose not to respond by the deadline.