



2008 AARP Voters' Guide

Iowa Senate District 14

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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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**

John Hulsizer Jr. (Republican)

Creating a private cause of action against consumer fraud

Support **Oppose**

Pam Jochum (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.

I would support creating a private cause of action against consumer fraud. I understand that when a person feels subject to fraud, it is a horrible injustice to see the Iowa Attorney General's Office deem the importance of your claim. I am concerned about the abuse by attorneys in tying up the judicial system with frivolous lawsuits and huge awards for them. I feel that if private cause of action is created there needs to be regulation to ensure it does not create an environment mocking the judicial system and many well meaning business owners.

I support creating a private cause of action against fraud; it was disappointing that the 2008 General Assembly failed to take up this important consumer protection legislation.

Scare tactics about frivolous lawsuits have been used to block this legislation, but ethical, honest, legitimate businesses have nothing to worry about. The purpose of the legislation is to protect consumers.

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

John Hulsizer (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

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Pam Jochum (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).

I support funding the needs of our Senior Citizens, starting with eliminating State income tax on Social Security Benefits. I believe this would help with many financial decisions that arise after retirement. I think there needs to be a way to work with the private sector insurance companies, individuals and the State to create programs that are affordable and help meet the service needs.

I oppose funding for a single source point of entry, the reason I would oppose this is due to the multiple agencies currently administering duplicate programs. There is already funding going to those agencies and if the Legislature would focus on how to combine those into one agency there would be a single point of entry. Right now the Legislature is more focused on creating bigger government and less focused on how to truly take care of those in need.

Most Iowans would prefer to stay in their own homes as long as possible. Although \$2 million was appropriated to fund the home and community based waiver, it falls short of current needs. A team has been working on creating a single point of entry and their report is due in December. It's too difficult to navigate the system to get the help that's needed. Sometimes, it seems as though it's been made difficult to discourage people from seeking help. The single point of entry ought to make this system more user friendly.

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.

John Hulizer (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**

In light of the flooding and tornados that have occurred in Iowa, I understand this is a big issue. AARP represents our senior Citizen population, and I am one who tends to believe that our elderly population grew up during an era where being prepared was the motto of their day. People like my grandparents taught me the value of being prepared by having home insurance, life insurance and car insurance. They explained to me the value of savings and the concept of need vs. want, I think that with Iowa's Senior Citizens wisdom this is less a senior citizen issue and more of a push to provide housing for those who are aging and didn't heed the lessons of our seniors. I think that with the Federal funding for affordable housing there is no need for the State to get further involved in this process. I would oppose.

Pam Jochum (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**

I introduced a bill a couple of years ago to require universal design. It's common sense to be renovating and building homes and businesses that are accessible to all people. Those who block such legislation use cost as the red flag. Building wider hallways and doorways is a good idea with or without a disability. Building a home where a room that could be used for a bedroom or an office on the same floor as a bathroom and kitchen/eating area, just makes sense.

It's time to roll up our sleeves and get to work rebuilding modern, green neighborhoods and villages throughout Iowa. This is an opportunity to integrate universal design into new construction, rain gardens, pervious pavements, bio swales, and other green strategies employed by European nations for to mitigate flooding, improve the environment, and make our communities more attractive.

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.

John Hulszier (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**

I support this idea, if a person is uninsured and has no access to insurance coverage, then we must find ways to cover our citizens.

I support some of this idea, I believe that between the public and private sector, there are ways to create affordable health care without breaking the state finances and without placing a burden on the public or the health care companies.

I am confused on the wording of this question, There are already national standards that are required for any facility to operate. I am undecided.

Pam Jochum (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**

National health insurance was first proposed by President Harry Truman in 1948! Sixty years later our nation still has a hodgepodge health system that's costly, inefficient, and fails to cover 48 million Americans. To make matters worse, the USA is ranked 37th in the world for its health care performance. Our system is focused on disease—it does a great job of dispensing drugs and performing surgeries. It does a poor job of keeping people healthy to avoid costly procedures and drugs. Having said that, each person needs to take more responsibility for good health too. We need to be more focused on good nutrition, fitness, and wellness.

In the 2008 session we began that effort with a goal that all Iowans without coverage will have that opportunity by 2010.