

2008 AARP Voters' Guide

Michigan State House District 60

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

Get the facts.
Use the power.
Vote.

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The power to make it better.®

Health and Financial Security

Q: *Are you committed to working with your fellow elected officials, regardless of party, to develop and implement policies that provide all Americans with access to quality, affordable health care and lifetime financial security?*

AARP's Position:

Commit to help end gridlock by working across party lines.

Support **Oppose**

Robert Jones (D)

Commit to help end gridlock by working across party lines.

Support **Oppose**

Charles Ybema (R):

Commit to help end gridlock by working across party lines.

Support **Oppose**

The candidate chose not to respond.

The candidate chose not to mark a circle.

Millions of Americans worry about their health and long-term financial security. They fear the future will not be as prosperous for their children and grandchildren. They face competing demands of affording health care, saving for retirement, sending children to college and supporting aging parents. At the same time, soaring health care costs constrain employers' ability to grow and compete.

AARP believes that providing quality, affordable health care and improving lifelong financial security for all Americans should be legislative priorities.

I will support efforts to create an innovative (i.e. Quick Clinic) and competitive (between insurers) environment with pricing transparency at the point of care. While the terminology of "lifetime financial security" is dubious, in my view, and beyond the control of government, I will be a strong voice for stable currency, low inflation and sound monetary policy at the federal level.

Retirement Savings Programs

Q ■ *Do you support or oppose the creation of a state assisted savings plan for Michigan workers who lack access to a retirement savings plan at work?*

AARP's Position:

Support or oppose creation of state assisted savings plan

Support Oppose

Robert Jones (D)

Support or oppose creation of state assisted savings plan

Support Oppose

The candidate chose not to respond.

Charles Ybema (R)

Support or oppose creation of state assisted savings plan

Support Oppose

The candidate chose not to mark a circle.

More than half of American workers lack access to a retirement savings plan at work. One new approach to expand savings is to use a state's experience and expertise to provide workplace retirement savings programs for small employers that are unable to provide them because of high fees.

When groups of small employers join together these fees drop enough to be affordable. Once the program is established, operational costs would be paid by participants. The state would be reimbursed for the costs of establishing the plan, and would serve as overseer of the plan, but would have no fiduciary or legal liability for its performance.

AARP supports adoption of this kind of state assisted retirement savings plan.

I will not support government intrusion of retirement plan providers. While 401(k) plans can be expensive to administer (largely due to government mandated compliance and filings), there are options available such as SEP-IRAs (Simplified Employee Pension) and SIMPLE IRAs (Savings Incentive Match Plans) that cost under \$50 per year to administer. Further, employees with financial means can establish Individual Retirement Accounts or Roth IRA to provide for their own retirement security. Any bank or brokerage account provider would be delighted to assist in this endeavor.

Reforming Long-Term Care

Q: *Will you support or oppose legislation that creates a “one-stop shopping” system for long-term care supports, services and payment options? Will you support allowing consumers to choose where they will receive state-funded long-term care services and to select the service provider?*

AARP's Position:

A single agency for “one-stop shopping.”

Support Oppose

Make single point of entry available statewide beginning in 2010.

Support Oppose

Allow consumers to choose where they will receive services and select the service provider.

Support Oppose

Robert Jones (D)

A single agency for “one-stop shopping.”

Support Oppose

Make single point of entry available statewide beginning in 2010.

Support Oppose

Allow consumers to choose where they will receive services and select the service provider.

Support Oppose

The candidate chose not to respond.

Charles Ybema (R)

A single agency for “one-stop shopping.”

Support Oppose

Make single point of entry available statewide beginning in 2010.

Support Oppose

Allow consumers to choose where they will receive services and select the service provider.

Support Oppose

The candidate chose not to mark a circle.

Many Michigan residents and their families, who need long-term care to maintain independence, often face confusion searching through the maze of service options scattered throughout many different agencies. Unfortunately, most options are geared to nursing homes rather than home and community based care, which most people prefer. It would make this process much easier to have information, assessment, and eligibility determination for services in a single agency so residents have one-stop shopping.

AARP supports two major changes in the state's long-term care system:

- Creation of “one-stop shopping” approach for long-term care information, assessment, eligibility determination, and payment options.
- Allowing consumers to choose where they will receive state-funded long-term care services and to select the service provider.

The government funded LTC system is too easily gamed by financial planners and attorneys. The approach that I see as being the most effective is one in which legislation encourages as many residents as possible to purchase their own LTC policy. The Legislature needs to provide tax incentives to LTC beneficiaries and/or their children to purchase LTC insurance through the private market. My concern with this AARP proposed policy is that they crowd out private providers, who are almost certainly the ones to foster innovation and cost savings over the long run, and that they expand future liabilities to the state.

Prescription Drug Affordability

Q: *Will you support or oppose legislation that requires pharmacies to post the prices of the 150 most prescribed drugs and their generic equivalents? Will you support or oppose legislation requiring drug companies to report what they spend on marketing to physicians?*

AARP's Position:

Require pharmacies to post prices

Support Oppose

Require drug companies to reveal marketing expenses to physicians

Support Oppose

Robert Jones (D)

Require pharmacies to post prices

Support Oppose

Require drug companies to reveal marketing expenses to physicians

Support Oppose

The candidate chose not to respond.

Charles Ybema (R)

Require pharmacies to post prices

Support Oppose

Require drug companies to reveal marketing expenses to physicians

Support Oppose

The candidate chose not to mark a circle.

Prescription drug prices continue to increase at nearly twice the rate of general inflation and more employers are eliminating prescription drug coverage for their workers and retirees. AARP supports policies to help people afford needed prescription drugs, such as access to information on comparable generic drug prices.

Consumers need to know if pharmaceutical sales representatives are influencing physicians to choose expensive brand name drugs over less expensive generic drugs.

AARP wants to ensure a free and open marketplace that makes available the lowest possible prescription drug prices. We support legislation that:

- Requires pharmacies to post the prices of the 150 most prescribed drugs and their generic equivalents; and
- Requires drug companies to report to the state what they spend on marketing to physicians.

I don't view the benefit of requiring pharmacies to post the prices of the 150 most prescribed drugs to justify the cost. If drug customers demanded this service wouldn't the pharmacy industry already have adopted it as part of their service to customers? The State of Michigan already provides this information at www.michigandrugprices.com. Further, any customer can request a generic unless the doctor specifically states "no substitutes."

I will not support requiring drug companies to reveal marketing expenses to physicians. Forcing additional compliance costs upon producers will not reduce the cost of drugs to the consumer.



If you are not registered to vote, go to www.aarp.org/makeadifference/politics/ and look under Tools for a form to fill out and send to your local voter registrar (the address will be there). Go to the same website if you need an application for an absentee ballot or to find out if your state allows early voting and what dates that will occur.

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