

2008 Pennsylvania, PA House District 151

Candidates:

Kelbin Carolina, Democrat
Mike Vereb, Republican

Questions:

[Electricity Deregulation](#)

[Lottery Fund & Home/Community Care](#)

[Health Care Reform](#)

[Property Tax](#)

[Consumer Protection](#)

[Winter Utility Shut-Offs & LIHEAP Funding](#)

Candidates were asked to check either the support or oppose boxes.

Supports Opposes The candidate chose not to mark a box

ELECTRICITY DEREGULATION

QUESTION: Do you support or oppose legislation that will ensure that standard electric service is provided at rates that are cost-based and reasonable?

AARP supports

Kelbin Carolina (Democrat) supports
Mike Vereb (Republican) did not respond.

AARP RESPONSE:

In the hope of encouraging lower prices, Pennsylvania adopted a law restructuring the state's utility industry to allow consumers to purchase electric services from competing suppliers, rather than through the traditional regulated monopoly. During the transition period to a competitive market, the state capped residential rates charged by the existing utilities. Deregulation has failed to produce any of the benefits its supporters predicted. Rates in Pennsylvania are predicted to **rise by 50%** once price caps are lifted. Similar price increases have been seen in other states with deregulated electricity markets. AARP believes that Pennsylvania should adopt restructuring reforms that are based on a portfolio of diverse contract terms and services, integrating energy efficiency and renewable resources as appropriate to ensure that standard electric service (known as Standard Offer Service) is affordable, available and reliable.

Kelbin Carolina (Democrat) RESPONSE:

Once the state caps on utilities are lifted, electric rates could soar-- just at the same time our seniors are dealing with increased gas and heating oil bills. Worse, about one-third of these individuals heat their homes with electricity. I believe that electricity restructuring reforms can most effectively be achieved at the state level. A number of good studies and model legislation exist in this area which could be applied to provide cost relief to

ease this burden in Pennsylvania. The optimal program would be one which actively also encourages energy efficiency and is as “green” as possible.

Mike Vereb (Republican) RESPONSE:

Candidate did not respond.

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LOTTERY FUND AND HOME-AND-COMMUNITY BASED CARE

QUESTION: Do you support or oppose using lottery revenues to expand existing home-and-community based care programs offered by local Area Agencies on Aging?



AARP supports



Kelbin Carolina (Democrat) supports

Mike Vereb (Republican) did not respond

AARP RESPONSE:

The Pennsylvania Lottery was established to generate funds to benefit programs for the Commonwealth's older residents. Since 1972, when its first game went on sale, the Pennsylvania Lottery has contributed more than \$17.4 billion to a wide variety of programs. Recently, because of new lottery offerings and changes in some of the programs the lottery supports such as PACE and the property tax/rent rebate program, the lottery has shown a significant surplus. Part of this surplus has been used for the long-term care Medicaid program, which funds mainly nursing home care, while another lottery program that provides home and community based care services through local Area Agencies on Aging has not seen an increase in funding.

AARP strongly supports the expansion of home-and-community based care services as an alternative to nursing home care. AARP believes lottery revenues should be used to expand existing lottery funded home-and-community based care programs instead of being diverted into the Medicaid long-term care program.

Kelbin Carolina (Democrat) RESPONSE:

Our state lottery program funds long-term care, but not home and community care—yet the majority of seniors prefer to stay in their own homes, in their own communities surrounded by family and friends, with lower-cost arrangements made for activities of daily living or assisted living. It makes perfect sense to use the additional lottery funding to support these cost-effective programs.

Mike Vereb (Republican) RESPONSE:

Candidate did not respond.

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HEALTH CARE REFORM

QUESTION: In the face of escalating costs, how would you reform the state's health care system to make it available, affordable and accessible for every Pennsylvanian?

Encourage employers to offer/expand coverage.



AARP supports



Kelbin Carolina (Democrat) supports

Mike Vereb (Republican) did not respond

Subsidize the cost of private coverage for un-/underinsured.



AARP supports



Kelbin Carolina (Democrat) supports

Mike Vereb (Republican) did not respond

AARP RESPONSE:

There are over 700,000 Pennsylvanians who are without health insurance in Pennsylvania. Various proposals have been made in the General Assembly this year to help more Pennsylvanians obtain health insurance and to ensure that insurance is more affordable for individuals and for businesses. AARP Pennsylvania supports measures to achieve access to affordable health care coverage for all individuals, an approach that would address the needs of those without public or private insurance or those at risk of losing coverage. Adequate health care coverage allows patients to receive essential treatment, including preventive care that can save the state millions of dollars.

AARP Pennsylvania supports incremental reforms that significantly improve coverage options for those without public or private insurance or those at risk of losing coverage. These reforms include encouraging employers to offer and expand coverage, and subsidizing the cost of private coverage for those who are uninsured, underinsured or at risk of losing coverage.

Kelbin Carolina (Democrat) RESPONSE:

In our country, employers have primarily been responsible for offering coverage to their employees, yet not all employees are covered. In general, the provision of health care through employers has worked well, and by the state encouraging employers to offer and expand their coverage, it could help to provide coverage to some of our 47 million uncovered Americans. Health care also must be made more affordable. Subsidized costs of private insurance are another solution. Again, there are a number of studies which have been done and model programs in this area which could help us improve the health care offerings for the residents of Pennsylvania.

Mike Vereb (Republican) RESPONSE:

Candidate did not respond.

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PROPERTY TAX

QUESTION: What do you propose to do to lower the property tax burden on older Pennsylvanians yet still provide support for our schools?

Broaden the method of financing public education



AARP supports



Kelbin Carolina (Democrat) supports

Mike Vereb (Republican) did not respond

Reduce burden of property taxes



AARP supports



Kelbin Carolina (Democrat) supports

Mike Vereb (Republican) did not respond

AARP RESPONSE:

As the Commonwealth's support for public education has fallen to a statewide average of approximately 35% of a school district's budget, property taxes have become the main source of funding for Pennsylvania's schools. Disparities in funding across Pennsylvania mean that some school districts rely on local funding, mainly property taxes, for over 80% of the district's budget. AARP believes we should broaden our method of financing public education, taking some of the burden off the regressive property tax, which is the single-most burdensome tax for many low-income and older people, and shifting to less regressive taxes, which are better correlated with the ability to pay.

Kelbin Carolina (Democrat) RESPONSE:

The costs of public education will always continue to increase. Contributing to the problem is a drop in state funding--necessitating that the balance be made up through local funding, with the majority coming from property taxes. Although there is no perfect solution to this escalating cost, I agree that the best common sense solution is to shift some of the burden from property taxes to non-food or personal income taxes, combined with common-sense spending reductions by the schools.

Mike Vereb (Republican) RESPONSE:

Candidate did not respond.

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CONSUMER PROTECTION

QUESTION: Would you support or oppose the creation of an Insurance Consumer Advocate?



AARP supports



Kelbin Carolina (Democrat) supports

Mike Vereb (Republican) did not respond

AARP RESPONSE:

Insurance products have become increasingly complex and expensive. Currently, the Department of Insurance is charged with both regulating the insurance industry and protecting consumers, putting them at odds with both groups on certain issues. AARP supports the creation of an Insurance Consumer Advocate within the Pennsylvania Attorney General's Office that would function similar to the Public Utility Commissions Office of Consumer Advocate and represent the interests of the consumer in hearings.

Kelbin Carolina (Democrat) RESPONSE:

More and more insurance products have proliferated in recent years. While valuable in providing security and ensuring income, these fixed and variable annuities, life insurance, long term care and many other products are depicted by colorful brochures with attractive names—and unfortunately, it can be hard to understand all the costs and risks involved. I totally support the creation of an Insurance Consumer Advocate for Pennsylvanians position to help consumers truly understand what they are—and are not-- buying with these products.

Mike Vereb (Republican) RESPONSE:

Candidate did not respond.

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WINTER UTILITY SHUT-OFFS AND LIHEAP FUNDING

QUESTION 1: Do you support or oppose requiring utility companies to get PUC approval before cutting off service to residential customers in the winter months?



AARP supports



Kelbin Carolina (Democrat) supports

Mike Vereb (Republican) did not respond

QUESTION 2: Do you believe Pennsylvania should contribute state funds to the LIHEAP budget?



AARP supports



Kelbin Carolina (Democrat) supports

Mike Vereb (Republican) did not respond

AARP RESPONSE:

Home energy costs make up a considerable portion of household budgets. Exceedingly volatile natural gas, electricity and fuel oil prices in recent years have significantly increased energy costs facing many consumers. Older Americans are particularly vulnerable to rapid increases in energy prices. Older low-income households spend a higher percentage of total income on energy costs than do other households. AARP supports state programs to address energy affordability including bill payment assistance programs for low-income residential customers; automatic enrollment of electric and natural gas customers into assistance programs; and prohibitions on utilities from disconnecting or refusing to reconnect electric or natural gas service to low-income households during times when weather conditions threaten health and safety.

Kelbin Carolina (Democrat) RESPONSE:

I am in total agreement in requiring companies to get PUC approval before cutting off any utility service both in winter and summer. This would actually assist the state in carrying out its mandate in ensuring the health, safety and welfare of its residents.

Mike Vereb (Republican) RESPONSE:

Candidate did not respond.

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