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
Frank Oliver (Democrat) opposes
James Kernaghan (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.

Frank Oliver (Democrat) RESPONSE:
I oppose electricity restructuring reform legislation.

James Kernaghan (Republican) RESPONSE:
Candidate did not respond.
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
☑️ Frank Oliver (Democrat) supports
James Kernaghan (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.

Frank Oliver (Democrat) RESPONSE:
I support using lottery revenues to expand home and community based care options

James Kernaghan (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

Frank Oliver (Democrat) supports

James Kernaghan (Republican) did not respond.

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

AARP supports

Frank Oliver (Democrat) supports

James Kernaghan (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.

**Frank Oliver (Democrat) RESPONSE:**
I support encouraging employers to offer/expand coverage.
I support subsidizing the cost of private coverage for the un/underinsured.

**James Kernaghan (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

Frank Oliver (Democrat) supports
Reduce burden of property taxes

AARP supports
Frank Oliver (Democrat) supports
James Kernaghan (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.

Frank Oliver (Democrat) RESPONSE:
I support broadening the method of financing public education.
I support reducing the property tax burden.

James Kernaghan (Republican) RESPONSE:
Candidate did not respond.

CONSUMER PROTECTION

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

AARP supports
Frank Oliver (Democrat) supports
James Kernaghan (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.

Frank Oliver (Democrat) RESPONSE:
I support the creation of an Insurance Consumer Advocate.

James Kernaghan (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
✔ Frank Oliver (Democrat) supports
  James Kernaghan (Republican) did not respond.

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

✔ AARP supports
✔ Frank Oliver (Democrat) supports
  James Kernaghan (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.

Frank Oliver (Democrat) RESPONSE:
I support requiring utility companies to get PUC approval in winter to cut off services. I support the state contributing state funds to the LIHEAP budget.

James Kernaghan (Republican) RESPONSE:
Candidate did not respond.

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