

RESOLUTION NO. 16

Long Term Care – “A CLASS Act”

Today, Americans are living longer than ever. According to the 2003 census, the number of Americans aged 85 and older was 4.7 million and that number is expected to increase to 9.6 million by 2030.

As a person’s life span increases, so does the probability that the person will need assistance in managing the activities of daily living such as dressing, taking care of personal hygiene, and maintaining one’s home.

Too often, elderly Americans who are unable to take care of their basic needs are forced to move into nursing homes where they languish until death. While, due to illnesses some people are truly in need of nursing home care, there are many other people who end up in nursing homes because they lack access to the support services that would allow them to remain at home.

In addition to the elderly, there are many younger and middle age people in need of long term care. The *Alliance of Retired Americans* estimates that there are over 10 million people in the United States that are in need of long term care and support services. It is predicted that this number will increase to 15 million by 2020.

Most private insurance does not cover the cost of long term care, nor does Medicare. Currently, most people in need of long term care services have two options – pay for the services out of pocket or apply for Medicaid.

Paying for long term care services is expensive. In cities such as New York, providers of long term care services charge upwards of \$15 per hour for home care aides. Persons in need of long term care often require these services for 15 or more hours per day. Over the course of a year, long term care can cost a person close to \$100,000.

Persons unable to pay out-of pocket for long term care are forced to seek assistance through Medicaid. To qualify for Medicaid, a person must be eligible for public assistance. Thus, middle class individuals are forced to spend down their life savings in order to qualify.

In March 2009, Senator Edward Kennedy and Congressmen Frank Pallone reintroduced the **Community Living Assistance Services and Supports Act (CLASS Act) (S. 697 and H.R. 1721)** as an amendment to the Public Health Service Act. CLASS would create a national, voluntary disability insurance program that employees would pay for through a monthly payroll deduction.

Coalition of Labor Union Women
15th Biennial Convention
Los Angeles, California
October 14-17, 2009

Workers would have the option of opting out of the program. People who have contributed to the program for a minimum of 60 months would be eligible to collect a benefit.

The CLASS act will help to ensure that persons in need of long term care receive the care that they need so as to live their lives to the fullest extent possible.

THEREFORE BE IT RESOLVED:

CLUW members stand alongside our sisters and brothers in the labor movement who have already pledged their support for the passage of the Community Living Assistance Services and Supports Act (CLASS Act);

CLUW seek opportunities to raise awareness about the plight of persons in need of long term care – whether they are our elderly brothers and sisters or younger persons with disabilities;

CLUW stand at the forefront in advocating for health care policies that improve the lives of all working people.