

REP. DAVIS JOINS EFFORT EFFORT TO DEFEND THE CLASS ACT

WASHINGTON, DC (FEBRUARY 1, 2012) - U.S. CONGRESSMAN DANNY K. DAVIS JOINS HOUSE ENERGY AND COMMERCE DEMOCRATS IN AN EFFORT TO DEFEND THE CLASS ACT; NOTES THE NEED FOR A LONG TERM CARE INSURANCE PROGRAM FOR WORKERS

Rep. Davis delivered the following statement on the floor of the House of Representatives...

Mr. Speaker, I oppose H.R. 1173, the Fiscal Responsibility and Retirement Security Act of 2011. This bill will repeal Title XXXII of the Public Health Service Act, which is known as the Community Living Assistance Services and Supports Program or the CLASS Program, it is part of the Patient Protection Affordable Care Act. The Class Act seeks to establish a national voluntary insurance program to help American workers pay for long-term care services and supports that they may need in the future. Nearly 70% of the people over age 65 will require long-term services and supports at some point during their lifetime with basic daily living activities, such as bathing, feeding, going to the bathroom, and dressing oneself. Also, about 40 percent of the individuals who need long-term services and supports are under age 65 and many of them would need similar services as well.

H.R. 1173 would eliminate the potential for many of our American citizens to be able to afford long-term care that provide services and other supports. This effort to remove support services is not the solution but instead a faulty and irresponsible policy initiative seeking to burden people and our health system. Regardless of when individuals may need these services, there is a lack of financing options to help them plan and pay for the services they need to maintain their health, independence, and dignity when they lose the capacity to perform basic daily activities without assistance.

"Medicare provides limited coverage for long-term care services. Whereas, Medicaid does cover long-term care but pays only for services for people with very limited financial means. Many private long-term care insurance plans are costly and difficult to acquire especially if one has a pre-existing condition. As you may know, there are about one-in-ten Americans age 55 and older has long-term care insurance.

The CLASS program is not perfect, it has some shortcomings regarding sustainability, but just because it may require more strategic improvements, do we just ignore the problem by replacement it with nothing or do we seek to address the flaws appropriately".