

GENERAL ASSEMBLY OF NORTH CAROLINA

SESSION 1993

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HOUSE JOINT RESOLUTION 1456

Sponsors: Representatives Gardner; Justus and Bowman.

Referred to: Rules, Calendar, and Operations of the House.

May 17, 1993

1 A JOINT RESOLUTION REQUIRING THE NORTH CAROLINA STUDY
2 COMMISSION ON AGING TO STUDY THE ISSUE OF THE PROVISION OF
3 LONG-TERM CARE.

4 Whereas, over the past 20 years, the increased demand for long-term care has
5 multiplied health care expenditures and placed State assistance programs in a financial
6 crisis; and

7 Whereas, older adults now comprise the fastest growing segment of our
8 population and by the beginning of the next century will make up 13% of North
9 Carolina's total population; and

10 Whereas, the number of North Carolina's adults aged 85 and older is expected
11 to increase from 70,000 to almost 160,000 by the year 2010; and

12 Whereas, this segment of our population experiences the highest rate of
13 physical and health impairments; and

14 Whereas, this growing elderly population, together with a decreased rate of
15 mortality, has left North Carolina unprepared to accommodate growing long-term care
16 needs; and

17 Whereas, Medicaid was originally intended to provide health care for the
18 underprivileged, primarily underprivileged women and children; and

19 Whereas, the use of Medicaid funding has become such standard practice for
20 so much more than that for which it was initially intended that 70% of all nursing home
21 patients in North Carolina are financed by the government and 38% of the total
22 Medicaid budget is being spent on long-term care; Now, therefore,

23 Be it resolved by the House of Representatives, the Senate concurring:

1 Section 1. The North Carolina Study Commission on Aging, established by
2 Article 21 of Chapter 120 of the General Statutes, shall study the issues involved with
3 providing long-term care to the elderly in North Carolina. In conducting its study and
4 making its recommendations, the Commission may consider:

- 5 (1) Providing incentives for individuals to purchase their own long-term
6 care insurance, such as individual tax-exempt Medicaid accounts;
- 7 (2) Creating a viable market for private long-term care insurance to make
8 it easier for individuals to purchase insurance and to reduce the State's
9 financial role, such as has been accomplished by the Maryland
10 Partnership for Long-Term Care;
- 11 (3) Assisting in developing methods for increasing access to and
12 affordability of long-term care insurance, with consideration given to
13 protection against inflation as well as protection of equity;
- 14 (4) Providing mechanisms for individuals to qualify for coverage of the
15 costs for their long-term care needs under the Medicaid Assistance
16 Program without being required to exhaust substantially all their
17 resources;
- 18 (5) Educating the public about the need for long-term care insurance
19 reform through citizens' groups, the Department of Insurance, and the
20 media; and
- 21 (6) Examining other states' experiences, such as the Oregon long-term
22 care experience, as examples of how a state may effectively balance
23 community and institutional care.

24 The Commission shall complete this study, together with legislative proposals
25 in time for the Commission's report to the 1995 General Assembly.

26 Sec. 2. This resolution is effective upon ratification.