

Senators Sanborn, Barcia, Birkholz, Kahn, Jansen, Van Woerkom and Hardiman offered the following resolution:

Senate Resolution No. 213.

A resolution declaring November 2008 as Michigan Long-Term Care Awareness Month in the state of Michigan.

Whereas, The United States Department of Health and Human Services has reported that 60 percent of Michigan residents over the age of 65 will need long-term care services at some point, with more than 40 percent of this group requiring nursing home care and another 30 percent in-home assistance; and

Whereas, The United States Census Bureau has projected that the population of Michigan residents age 65 and older will increase by nearly 70 percent to more than 2 million by 2030; and

Whereas, In 2006, the average annual cost of care in Michigan for nursing home services was \$70,445, over \$32,500 for assisted living, and \$18 per hour for non-skilled, in-home aid, with all three continuing to increase at a rate outpacing the Consumer Price Index; and

Whereas, The American Association of Long-Term Care Insurance estimates that by 2020, the cost for today's 60-year-old will be in the \$80,000 to \$120,000 range for a single year of care in a nursing home or assisted-living facility, which would entirely or nearly deplete the financial assets of most in just a year or two; and

Whereas, A 2006 AARP study indicated that most Americans age 45 or over were less informed than they thought regarding long-term care, which was evidenced by the less than 8 percent of them who could estimate the cost for nursing home care to within +/- 20 percent of its national average and the nearly 60 percent who believed that Medicare would cover the costs for an extended nursing home stay when it usually doesn't; and

Whereas, The Governor's office and the AARP have noted that low levels of consumer awareness and many common misperceptions regarding the most essential long-term care issues significantly contributed to the very apparent lack of planning and financial preparedness on the part of a significant majority of Michigan and United States residents aged 45 and over; and

Whereas, Almost all long-term care experts are predicting that the next 10 to 30 years will see even sharper increases in the demand for services and its associated costs. It has become contingent on Michigan citizens to recognize this critical situation, and with the assistance and cooperation of state and federal government and businesses of all sizes, they will begin to take the appropriate steps to ensure that their individual and family long-term care needs can be met, which will improve the odds that their latter years can be "golden years"; now, therefore, be it

Resolved by the Senate, That the members of this legislative body declare November 2008 as Michigan Long-Term Care Awareness Month in the state of Michigan. We encourage every citizen to take the steps necessary to ensure a caring, worry-free future for themselves and their loved ones.