

# State of Connecticut

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## Testimony Before the Human Services Committee State Comptroller Nancy Wyman March 4, 2008

Good Morning Chairman Harris, Chairman Villano, Senator Kissel, Representative Gibbons and distinguished members of the Human Services Committee. I am State Comptroller Nancy Wyman and I would like to thank you for the opportunity to testify before you today on a number of important concepts regarding long term care. This Committee has been a consistent advocate for innovative policies surrounding Connecticut's growing long term care needs, and I appreciate the Chair's continued commitment to finding real solutions.

As our population ages, everyone is affected by the emotional, financial and physical needs of our loved ones. Many of us must confront the realities associated with our aging relatives and face the difficulties it takes to make sure they get the quality care that they deserve. I believe that care is best provided in the comfort of our loved ones homes.

Our long term care system needs help, as an entire generation of baby boomers reach the age when instead of dispensing help, they might need some in return. In Connecticut we have more than six hundred thousand residents who are over the age of sixty and the baby boom generation to come numbers one million.

Our nation's elderly population is expected to double over the next thirty years to seventy million over the age of sixty. We are living longer and a large number of those seventy million are going to require some type of long term care during their lifetime. The raised bills before you today will go a long way in making sure we, as state officials, take responsibility for those who now need us most.

The first bill that I would like to comment on is **Senate Bill 557, "An Act Concerning a Deduction on the Personal Income Tax for Premiums Paid for Long-Term Care Insurance."** Many of you know that this is not my first time testifying in favor of this proposal. In fact, this is a concept that I have submitted myself in numerous past sessions because I believe that encouraging the purchase of a long term care policies make economic sense both for the participant and the state.

With the current average annual cost of nursing home care in Connecticut exceeding \$100,000 per year – the exorbitant costs associated with long term care expenses quickly deplete life savings. Those individuals who spend down to qualify for Medicaid are left with few assets, while the state is encumbered to deal with these increasingly costly services. Providing our residents with an incentive to ensure that they are self sufficient in planning for their future long term care needs is a viable way to stabilize a growing problem. This legislature should follow the lead of dozens of other states across the country who have adopted similar language.

There are several other concepts raised before this committee today that should also be commended.

First, I would like to thank Chairman Harris for his sincere efforts in raising **Senate Bill 561, “An Act Concerning the Money Follows the Person Project and the Establishment of a Long-Term Care Trust Fund.”** Long term care within a home and community based setting is truly a quality of life issue. I offer the assistance of my office on any fiscal issues you may encounter as you look to establish a Long-Term Care Trust Fund.

**Senate Bill 567, “An Act Concerning the Connecticut Home-Care Program for the Elderly,”** is another laudable program to provide home and community based long term care services.

Lastly, I would like to note **House Bill 5791, “An Act Concerning a Single Point of Entry for Long-Term Care.”** Creating a state wide system to provide individuals and families with comprehensive information regarding their long term care questions will give them the tools they need to make informed decisions.

Again, thank you for the opportunity to testify today.