

TESTIMONY
of
John M Whitcomb

Before the Human Services Committee
of the
Connecticut General Assembly

March 3, 2009

Chairpersons Doyle, Walker and Honorable Members of the Human Services Committee; my name is John M Whitcomb. I am here today to testify in support of Raised Bill No. 989 **An Act Concerning the Alzheimer's Respite Care Program**

I am here in the role of citizen, taxpayer and as a believer in limited government and fiscal control; also I am a supporter of the Alzheimer's Association.

My wife suffers from advanced early onset Alzheimer's disease. We are private payers, and not covered under Title XIX, although my wife is disabled under Social Security. We must pay out of our savings for the vast majority of my wife's care. It must come from money that had been planned for retirement living, and will radically affect our futures. It will particularly impact me, since I am expected to live longer and her care will likely use all of my life savings, making me dependent on the state, too.

Her health care also impacts my ability to have any serious gainful employment in a period that should have been peak earning and saving years.

WHEN my wife is forced into nursing home care, our assets will be drained and the state will be faced with serious expenses. Respite care is one way to help delay that inevitability, and is FAR less expensive than the alternative. Raising the asset test as proposed is minimal. A caregiver knows a nursing home will easily use up \$100,000 in assets a year. The asset level prescribed is lost money to the disabled person... it just comes down to “how long can nursing home admission be delayed”; which equates to both taxpayer savings and a better quality of life for the disabled.

Likewise, an increase in annual grant size would also save the state a considerable amount of money by permitting caregivers to further delay nursing home care.

It is also necessary to grant latitude for administratively determined special exceptions to the individual cap, WITHIN the budgetary authority. Again, good judgment can actually SAVE expense.

This economic comparison doesn't even touch on health of the caregiver. Being a care-giver is very high stress. Health is certainly impacted, as is the caregiver's productivity, and ability to earn wages and pay taxes. We can expect short and long term health care cost ramifications. Since the limited nature of benefits also are likely to force the spouse into eventual dependence on the state, those costs also eventually become costs to the state.

Thank you for listening to reasons that I support this legislation, and thank you for the opportunity to testify before you today. I would be happy to answer any questions at this time and if you have questions or concerns at a future date please do not hesitate to contact me.

John M Whitcomb

Taxpayer

