



## Obama Backs Health Program That Would Cover Long-Term Care

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Moving to broaden the scope of the proposed healthcare overhaul, President Obama threw his support yesterday behind the creation of a program to help families struggling with long-term care costs.

The voluntary insurance program, sponsored by Senator Edward M. Kennedy of Massachusetts, would pay a modest daily cash benefit of at least \$50 that people could use for a range of in-home services or nursing home expenses.

Kennedy's own Senate health committee will include the long-term care provisions in its version of healthcare legislation. But other lawmakers could prove a tough audience. The Congressional Budget Office is warning that premiums will not be enough to cover benefit costs after the program has been in operation for a few years. And Republicans said that over the next 75 years, it could cost \$2 trillion.

Nonetheless, Obama's support could persuade skeptical lawmakers to take a second look at Kennedy's idea. In a letter to Kennedy released yesterday, Health and Human Services Secretary Kathleen Sebelius said that Obama believes the long-term care program should be part of a healthcare overhaul.

As Kennedy envisions it, workers and their spouses would be able to enroll in the insurance program for a monthly premium of \$65. For middle-aged people, that is well below the cost of private long-term care insurance. People would have to pay premiums for at least five years before they could claim benefits, and they would have had to be working at least three of those years.

Also yesterday, Obama welcomed word that Senate Democrats and the administration are closing in on a deal with the nation's hospitals to help pay for his proposed expansion of medical coverage to the uninsured. Hospitals would agree to reduce their anticipated payments from Medicare and Medicaid by about \$155 billion over the next decade, money to be used to help provide health coverage to the nearly 50 million uninsured Americans.

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