

Every eight seconds, someone in the country turns 65 years old. As the demographics of the United States shift, Hawai'i's population is aging even more rapidly — and living longer than the senior population in any mainland state! Because the demographic makeup of our state is changing, we also need to change the way we provide care for older Hawai'i residents.

Most of us, when given the choice, prefer the notion of staying home and receiving some of the help and care we need in our own community rather than moving to a facility. Family members are often incredible caregivers, but providing that care can often create financial and emotional stress.

We need a long-term plan for long-term care.

In 2016, Hawai'i's legislators will have a chance to vote to create a new piece of care infrastructure for our state: when you are in need of care, you'll be able to access a certain amount of resources each day — for a year! — to pay for your care needs. If your mother needs someone to spend Tuesday and Thursday afternoons with her, for instance, these resources could be used to help pay for a home care worker. Or if you require a little extra help preparing meals and getting dressed when your son is not available to be there, this program will help you afford the care you need.



This fund will:

Be universal: we all pay into this program, because we believe in a program where everyone is in and no one is left out.

Create high-quality home care jobs: we need to put compassionate, trained workers in positions that pay fair wages and respect the work they do to care for others.

Declare Hawai'ian values: caring for our community means something different in Hawai'i than it does anywhere else in the country. This program doesn't replace the way we've always cared for our kupuna; it just makes it a little easier for everyone to afford the care they need.

How you can help!

We need your support in contacting legislators, reaching out to others, and helping us build momentum to pass this long-term plan for long-term care.

Get involved.

Contact campaign organizer Davin Aoyagi to find out ways to get involved.

Email: carekupuna2016@gmail.com
Phone: (808) 429-8337

What would this bill do?

The bill calls for a long-term care benefit of \$70 per day for 365 days and would establish a “care floor,” ensuring that everyone would have access to basic resources to provide care at home. Through the creation of a long-term care benefits trust fund, all Hawai‘i residents in need of long-term care at home would be able to access resources to help pay for the costs. This bill is rooted in the most recent report by the Long Term Care Commission of Hawai‘i, which was published in 2014.

This fund isn’t meant to cover a stay in a long-term care facility like a nursing home or an assisted living home. This bill would fund the supports family caregivers need for successful long-term care at home, like hiring home care aides to help aging Hawai‘i residents stay at home safely and comfortably as well as equipment like walkers and ramps.

Why do we need this in Hawai‘i?

Ninety percent of people over age 65 would prefer to remain stay in their homes as long as possible, and studies show that health outcomes are significantly improved when people recuperate at home versus in a hospital or long-term external care facility. Supporting home caregiving means Hawai‘i can honor the wishes of our seniors, improve their health outcomes, and reduce the cost burden of long-term care on both family caregivers and the state.

I thought Medicare paid for this. Isn’t there already a government program for this?

Unfortunately, Medicare does not cover most long-term care costs, like hiring a home care aide or respite care.

What other states in the country have similar programs?

Hawai‘i would be the first! Because of the role kupuna play in our communities, this bill represents an opportunity for Hawai‘i to be the national leader on innovative public policy that provides needed assistance to family caregivers who want to help their loved ones remain at home.

How would we pay for it?

The fund would be created by slightly increasing the General Excise Tax. Because people who are visiting Hawai‘i pay GET on their purchases, about 35 percent of the revenue for this fund will come from people who

do not live here and are not eligible to draw down on Hawai‘ian social services.

This fund would be administered by a group of Trustees, whose job it is to ensure the long-term health of this trust fund. Money in this fund can and will only be used to help provide long-term care; it is not part of the general revenue fund.

Why pay for it with GET?

Creating this fund requires a sizable investment of resources, and we believe there is nothing more worthy of a long-term investment than caring for our elders. Creating a new funding mechanism is tricky and inefficient; a slight increase in the GET is the most realistic way to help families provide the care that they want to provide.

One of Hawai‘i’s greatest financial assets is the revenue generated by tourists and visitors. We can have a positive revenue base that can alleviate some of the tax impact on lower-income families at the same time we help them afford a higher quality, lower cost way to care for their family members at home.

What if someone moves here tomorrow? Who is eligible?

You only become eligible for the full range of benefits after you have paid ten years of income tax in Hawai‘i, though you would qualify for some limited benefits after one year. We want to ensure that the benefits of this new fund work for everyone who makes Hawai‘i their home for the long term.

Should Hawai‘i residents still buy private long-term care insurance if this bill passes?

For families who are able to afford that option and feel that it is a way to meet their needs, LTCI can be an important option to help provide care. This bill would not prevent anyone from purchasing private insurance to extend the amount of coverage they have.

Is it possible to pass a tax increase in an election year?

Of course! There is no more important issue for our elected officials than to champion care for our elders. In a year when elections allow us the chance to have public conversations about what we value as a society, supporting this bill is a clear way for legislators to demonstrate their support for Hawaiian seniors and families.