

# The Patriot-News

AS I SEE IT STUART H. SHAPIRO

## A neglected issue

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A review of Republican and Democratic presidential hopefuls' official campaign Web sites shows nearly all of the candidates ignoring one of our nation's most serious social and fiscal challenges. Who is going to pay for the long-term care needs of nearly 80 million baby boomers?

Congressional Quarterly stated in a recent report that nearly 70 percent of those turning 65 this year will eventually require some form of long-term care, and a recent poll found that 85 percent of Americans believe that if they need long-term care, that need will be met fully by Medicare, Medicaid or their existing health insurance. Some believed that seniors' long-term health care needs would be provided by Social Security.

They're all wrong: Social Security won't, Medicare and other health insurance programs won't and state Medicaid programs are stretched beyond their limit. The Urban Institute recently reported that long-term care is a leading cause of catastrophic out-of-pocket costs for families, and that few people have insurance coverage against the high cost of long-term care.

America is rapidly heading into a fiscal tsunami of elder care that dwarfs in magnitude the collective crises in Social Security, Medicare and Medicaid.

With the nation beginning to focus on the 2008 presidential election, will this issue receive the attention it deserves from our presidential candidates? If a recent analysis of candidates' Web sites is any indication, the answer is "no."

Each presidential candidate promotes his or her homepage as a clearinghouse for details about key issues and proposals, and to solicit money to help fund their campaign efforts. But, according to a non-partisan analysis conducted Oct. 15-18 for the Pennsylvania Health Care Association that looked at key words and phrases in issues and speeches sections common to each candidate's Web site, no one is really talking about the elephant -- or donkey, depending on your affiliation -- in the room.

Although the candidates discuss Social Security, Medicare and Medicaid, they all ignore the bigger issue: How the nation's long-term care infrastructure will be maintained and funded.

The Democratic candidates -- Hillary Clinton, Barack Obama, John Edwards, Bill Richardson, Joe Biden, Chris Dodd, and Dennis Kucinich -- mention "Social Security," "Medicare," and "Medicaid" a combined 323 times, but "long-term care" is mentioned just eight times.

The same is true of the Republican candidates -- Rudy Giuliani, Fred Thompson, Mitt Romney, John McCain, Mike Huckabee, Ron Paul and Tom Tancredo. Where a count of three entitlement programs totals 71, not a single candidate mentions the phrase "long-term care."

While all candidates propose tinkering around the edges of programs Americans know best, no candidate has a serious proposal to stabilize our retirement program foundation to provide a true safety net for the elderly. Given the immediacy of this issue, voters deserve better.

I believe the solution to this crisis should not -- and cannot -- be just another costly government-funded mandate, and that we must lay greater stress on the individual's responsibility to plan and save for their long-term care needs using a variety of market-based mechanisms that enable compounding interest and time to work for us and not against us.

Perhaps the presidential candidates have alternatives. Right now, we have no idea.

The last time our nation seized the opportunity to address the fiscal shortcomings of a key retirement pillar was the landmark 1983 National Commission on Social Security Reform, established by President Ronald Reagan. A bipartisan national commission similar in stature and scope might be a good idea for addressing long-term care reform.

In the meantime, we need a new and vigorous debate in the 2008 presidential campaign. A demographic wave is cresting on the horizon as the first of 3.2 million baby boomers begins to turn 62 next year.

Bipartisan reform of decades-old programs -- designed in a different era to solve fundamentally different historical challenges -- is not an option, but a necessity. We should all insist that Republican and Democratic presidential aspirants not be allowed to sidestep or ignore this significant domestic priority any longer. It is up to us, and the media, to ask the tough questions.

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