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April 18, 2023

Testimony in Support of LD 1406: An Act to Amend the Laws Regarding Estate Recovery and Planning for Long-Term Care

Greetings, Senator Baldacci, Representative Meyer and members of the Committee on Health and Human Services. I am Bridget Quinn, Associate State Director of Advocacy and Outreach for AARP Maine.

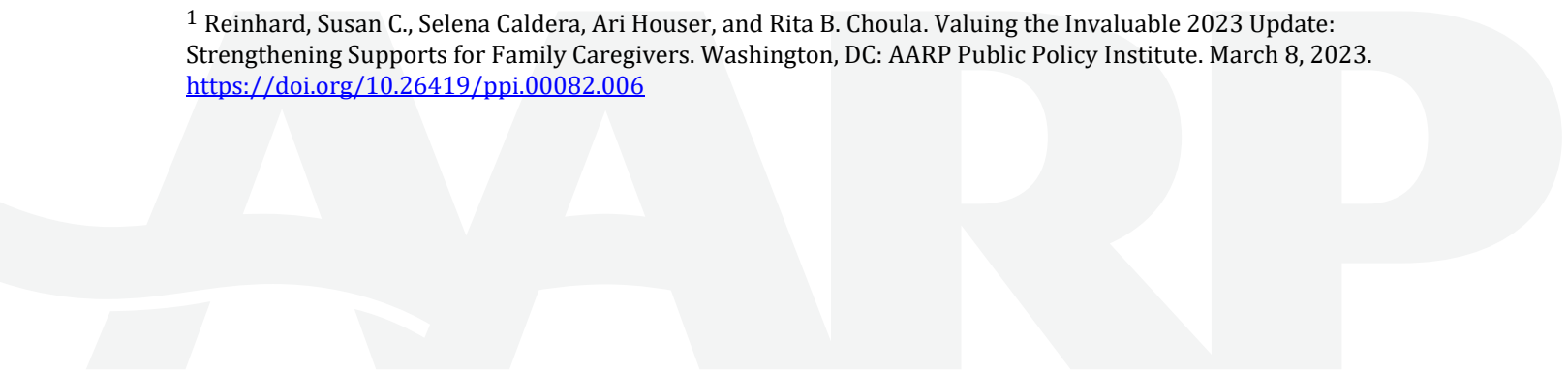
AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. On behalf of our nearly 200,000 members statewide, thank you for the opportunity to share testimony. Today, I am testifying for LD 1406.

According to AARP's *Valuing the Invaluable 2023 Update: Strengthening Supports for Family Caregivers* report, Maine is home to nearly 166,000 unpaid family caregivers. The unpaid care provided by these family caregivers in Maine is valued at \$2.9 billion. The report highlights the growing scope and complexity of family caregiving and recommends actions needed to address the many challenges of caring for parents, spouses, and other loved ones.¹ Another study from AARP, *Caregiving Out-of-Pocket Costs Study*, reported that the average annual amount family caregivers spend on caregiving is \$7,242. The study demonstrates the importance of supporting family caregivers with not only resources and education but financial assistance as well.

Caring for a loved one can be expensive, stressful, and isolating. Family caregivers often put their own health and well-being second, third or fourth. They do this while providing critical support to their loved ones, allowing them to remain at home and independent in their communities. LD 1406 recognizes the importance of Maine's family caregivers and works to support them.

Specifically, LD 1406 will help educate Mainers on their options for providing care to loved ones. The bill will direct the Department of Health and Human Services (DHHS) to create materials that educate caregivers on their options to be reimbursed for supporting loved

¹ Reinhard, Susan C., Selena Caldera, Ari Houser, and Rita B. Choula. *Valuing the Invaluable 2023 Update: Strengthening Supports for Family Caregivers*. Washington, DC: AARP Public Policy Institute. March 8, 2023. <https://doi.org/10.26419/ppi.00082.006>



ones who are eligible for home and community-based services (HCBS). At AARP Maine we have heard from some caregivers who don't know where to turn to understand services that they are eligible for. Having these resources will enable those caregivers to further support their loved ones in their communities.

LD 1406 also directs DHHS to develop educational materials that assist individuals with long-term care planning, estate planning, and asset transferring and sheltering. It is critical caregivers better understand better understand how these areas could potentially affect them. Although the look-back is intended to prevent people from sheltering assets in order to qualify for Medicaid inappropriately, many transfers deemed inappropriate have been made innocently by families before they realized the need for long-term support was apparent.

LD 1406 will assist Maine's 166,000 unpaid family caregivers who are providing critical support throughout our state. We urge this committee to vote in favor of LD 1406. If you have questions for me, I can be reached at bquinn@aarp.org . Thank you for the opportunity to testify today.

Bridget Quinn
AARP Maine

