

Allison Kusel  
Falmouth  
LD 814

My name is Allison Kusel and I live in Falmouth, Maine. I am on the Board of the Southern Maine Agency on Aging and have worked in the Long Term Care insurance industry for 20 years. I am confident that this investment in the five Maine Agencies on Aging through LD 814 would be a financially sound decision for Mainers.

Only 17,000 Mainers over age 70 have Long Term Care insurance policies, leaving approximately 90% of the population of Mainers in this age group largely unprepared for high long term care costs. In addition, 1/3 of Mainers over age 75 have an annual income below \$34,000. The real cost of long term care falls then to our community and the state and federal governments. Today, MaineCare covers the costs of 2/3 of the nearly 5000 Maine nursing home residents.

However, due to a caregiver staffing shortage and other high costs facing nursing homes, many nursing homes have closed over the past decade and more than half are operating at a loss. This is a troubling trend considering that it is estimated that Mainers over age 65 will grow to 28% of our population by 2030.

Now is the time to invest in practical programs aimed at keeping older Mainers safely in their homes, where more than 80% of older adults wish to live and which will help offset future MaineCare costs. Through LD 814, Maine's Agencies on Aging will provide additional fall prevention programs, case management services, hundreds of thousands of additional Meals on Wheels, and other evidence-based services proven to keep people aging safely at home. In return, this work only needs to keep 150 Mainers from entering a nursing home for long term residency to provide a return on investment for the state of Maine. This cost-effective investment in these Agencies will have a profound impact on our communities.

Thank you for your consideration of this important act.