



SENATOR AMY KLOBUCHAR LEGISLATION

To address the growing needs of America's seniors and their families, U.S. Senator Klobuchar has introduced two Congressional bills – the **AGE (America Giving care to Elders) Act** (S.2267) and the **Long-Term Care Insurance Integrity Act** (S.2268). This legislation will accomplish three goals:

PROVIDE TAX RELIEF TO FAMILY CAREGIVERS. The AGE Act will expand the existing Dependent Care Credit to include elder care costs. Under current law, a family can claim a dependent care credit only if a relative they are caring for lives in their home. This legislation will modernize the existing law to allow families to claim credit for expenses incurred in caring for an aging relative regardless of where that relative lives. Families will be able to qualify for up to \$1,200 each year to offset a wide range of elder care costs. Although this is a modest proposal, it is an important step to help alleviate the financial hardship many families face as they care for aging relatives.

ENHANCE SUPPORT FOR FAMILY CAREGIVERS.

- **Establish the National Caregiving Resource Center.** The AGE Act will establish this Center as a central resource where families, public agencies and private organizations can learn about best practices and promising innovations to support families in their caregiving role. The Center will provide information on all available caregiver support programs—from education and Red Cross caregiver training classes to the elder care locator and virtual support groups. It will also support caregiving research.
- **Strengthen the National Family Caregiver Support Program.** The AGE Act will provide this Program with additional support so it is better equipped to keep pace with inflation and serve the growing number of seniors in need of care. The Program helps fund direct services to family caregivers, including: 1) information about available long-term care services; 2) case management, including assessing needs, developing care plans and coordinating services; 3) counseling and training to help caregivers deal with the physical, emotional and financial effects of caregiving; 4) respite care to enable caregivers to be temporarily relieved from their caregiving responsibilities; and 5) supplemental services, such as home or vehicle modifications and assistive technologies, to help seniors stay in their own homes.

PROTECT CONSUMERS WITH LONG-TERM CARE INSURANCE POLICIES.

The Long-Term Care Insurance Integrity Act will establish a third party review board to address one of the most common complaints about these policies: Denial of appropriate

and timely benefits by insurance companies. Currently, those who are denied benefits must seek recourse through the court system—which is expensive and time-consuming at a time when people are most vulnerable and in need. The Long-Term Care Insurance Integrity Act will provide all policyholders with the option of appealing claim decisions through a third party review board. Consumers would still retain the right to pursue a dispute in court. This proposal is modeled after the federal employees benefits system, which provides the option of having claims reviewed by a third party independent board at no additional cost. In addition to this legislation, Senator Klobuchar is requesting that the U.S. Government Accountability Office investigate claims practices in the long-term care insurance industry.