

1 HOUSE RESOLUTION

2 WHEREAS, Long-term care provides services to people who
3 may have cognitive impairment or who are unable to perform
4 certain tasks on their own, such as bathing, dressing, or
5 eating; and

6 WHEREAS, A leading study reveals that many older adults
7 will need long-term care services, showing that 40% of
8 persons age 65 and over can expect to have a nursing home
9 stay; and

10 WHEREAS, Older adults are most likely to begin needing
11 help with activities of daily living at age 81 and using
12 nursing home care at age 84; and

13 WHEREAS, Basic nursing home costs in Illinois typically
14 range from \$100 to \$150 per day and are expected to exceed
15 \$300 per day in just 15 years, and at-home personal care
16 services typically cost around \$18 per hour; and

17 WHEREAS, Nationally, one-fourth of long-term care costs
18 are paid out of pocket; and

19 WHEREAS, The government provides a safety net for the
20 impoverished, but it cannot afford to pay for long-term care
21 for everyone who will need it; and

22 WHEREAS, Failing to protect household assets by planning
23 for long-term care with private insurance can have dire
24 consequences that result in the loss of those assets; and

25 WHEREAS, It is imperative that people begin now to plan
26 for their long-term care needs; and

27 WHEREAS, Private long-term care insurance can help pay
28 for most of the cost of long-term care, as well as provide
29 protection against inflation; and

1 WHEREAS, Increasing the number of private options for
2 long-term care is not only important, but essential for the
3 well-being of Illinoisians; therefore, be it

4 RESOLVED, BY THE HOUSE OF REPRESENTATIVES OF THE
5 NINETY-THIRD GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, that
6 we strongly encourage all Illinoisians to investigate the
7 costs of long-term care and the benefits of having private
8 long-term care insurance; and be it further

9 RESOLVED, That the House of Representatives urges
10 Illinoisians to actively consider the purchase of appropriate
11 long-term care insurance since the government can provide
12 assistance for long-term care to only the most destitute, and
13 not to all those who will need it; and be it further

14 RESOLVED, That the House of Representatives urges the
15 private sector to increase the number of options for
16 privately funded long-term care in Illinois.