



17 (5) Many people are unaware that most long-  
18 term care costs are not covered by Medicare and  
19 that Medicaid covers long-term care only after the  
20 person's assets have been exhausted.

21 (6) Widespread use of private long-term care  
22 insurance has the potential to protect families from  
23 the catastrophic costs of long-term care services  
24 while, at the same time, easing the burden on Medic-  
25 aid as the baby boom generation ages.

11 (b) SENSE OF CONGRESS.—It is the sense of the  
12 Congress that—

23 (3) the Federal Government should take all ap-  
24 propriate steps not only to encourage employers to  
25 offer private long-term care insurance coverage to

1 employees, but also to encourage both working-aged  
2 people and older citizens to obtain long-term care in-  
3 surance either through their employees or on their  
4 own;

5 (4) appropriate committees of Congress, to-  
6 gether with the Department of Health and Human  
7 Services and other appropriate Executive Branch  
8 agencies, should develop specific ideas for encourag-  
9 ing Americans to plan for their own long-term care  
10 needs;

11 (5) the congressional tax-writing committees,  
12 together with the Department of the Treasury  
13 should determine whether the tax rules for long-term  
14 care insurance need to be modified to ensure that  
15 the rules adequately facilitate the affordability of  
16 long-term care insurance; and

17 (6) the National Summit on Retirement Income  
18 Savings should consider the importance of planning  
19 for long-term care in its discussion of retirement se-  
20 curity.

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