

August 08, 2006



## **Kathryn Roberts: How the U.S. ages is in our hands**

Changes in public policy and in technology can help make the transition easier.

The 1960s brought us Medicare, Medicaid, and man on the moon. New galaxies can wait. Aging -- the most critical long-term economic issue facing the developed world -- must be our generation's moon walk.

Aging isn't partisan. We all do it. Aging has the numbers. In fewer than 15 years, Minnesotans over 65 -- more than 1 million of us -- will for the first time outnumber children. And we'll live longer. Unless we transform how we deal with aging, we'll drain billions of dollars that could strengthen our larger society.

Patching government programs won't work. Human expectations demand much different. Some of us want to live in a single-family home and, if we need care, want it there. Some want amenities of larger residential communities. And others want something altogether different.

Government can't bear our weight. On average, a private nursing home room costs \$74,000 annually. Government grabs the tab as people become impoverished where they don't want to live, and many nursing homes crumble as Medicaid reimbursements don't cover costs.

Other countries facing large aging populations have combined individual responsibility with universal coverage. It's our turn.

Not everyone needs long-term care. It's an insurable event. A 65-year-old has a 40 percent chance of needing care going forward. And, if needed, it'll most likely be for a year or less. As health policy expert and former Sen. Dave Durenberger has pointed out, we must better align private and public insurance to make long-term care part of our national economic security plan while not abandoning those who can't pay.

One approach is for private insurance to cover one's care for the first year and Medicare the remainder. Most Americans understand disability and life insurance's value, but not long-term care insurance. A more flexible lifetime disability product would be more appealing to people earlier in life.

Public policy also must be updated to make premiums affordable. One possibility is making the 401(k) an opt-out savings program rather than voluntary and extending it so that a portion of savings is set aside for long-term care. If those dollars aren't needed, they'd go to one's estate. Human dignity and innovation are a shared responsibility.

Global opportunity exists to bring forward technology that saves costs while helping people live where they want to live. It would be shameful for another country to become the Silicon Valley of aging services technology, especially when Minnesota, with research and development prowess, is poised for that role.

Two weeks ago Sen. Norm Coleman, R-Minn., Rep. Jim Ramstad, R-Minn., and several Democratic coauthors introduced legislation to convene technology and aging service providers, research institutions, and government agencies to determine how to faster deploy such technology. America needs this bipartisan work to continue.

In Minnesota, 50 nursing homes have closed in the last decade. That's not a bad thing. We must create new products built on people's wants, not simply their needs. Tragic would be if the baby boom generation, which holds so many leadership positions today, doesn't build that better way.

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