



SOCIETY OF ACTUARIES

Article from:

Long-Term Care News

May 2010 – Issue 25

The Fight for Bettering Long-Term Care

by Brad S. Linder



Brad S. Linder, ASA, MAAA, FLMI, ACS, ARA, is an A & H valuation actuary at General Electric Company Employers Reassurance Corporation in Fort Washington, Pa. He can be reached at Brad.Linder@GE.com.

Quitting members of Congress highlight the current news as I write this particular op-editorial. According to these same members, they are called a symptom of the current state of mind over legislative battles, political game playing and simple gridlock. Call it frustration, but this will have the effect of killing off health care reforms until another solution is found. Hopefully, better solutions will be found with a lot less pork tied to the final legislation(s). That members of Congress can't even get a copy of the legislation for evaluation prior to a vote is a surprising news disclosure. Perhaps sunshine laws should apply to everything that Congress does to prevent secret meetings and secret dealings? It appears that these "porkers" are too hard to catch. Pundits joke about the effect of the record-breaking snowfall in Washington D.C. (e.g., would that record snowfall be the largest snow job that we've seen in D.C. in quite a while?) Interestingly, pundit humor has been a traditional symptom of the national mood. Don't they know the fight for bettering long-term care is serious?

To contrast, you don't see many examples of the Winter Olympians quitting. They train; they keep on going. If they stop, they are injured significantly. Those that "retire" often give advice or coach others coming along in the sport. Their spirit, their passion, is wonderful to see. I would not be surprised if everyone decides to turn off the news during the Winter Olympics (except for the weather reports, of course!) The Olympians know what they are fighting for.

As this column simmers on George Washington's birthday, I cannot help imagine where we would all be right now if Washington decided to quit as general, or quit as our first president. Despite notable bickering and sour moods of his fellow Americans, very heavy frustrations and setbacks, he kept on going. He kept participating; he looked for solutions. Washington knew what he was fighting for. I was very glad when I learned that the story about Washington chopping down the cherry tree was false. How horrible, to be wrongly blamed. Talk about a really bad hatchet job! The truth helps the cause of what you are fighting for.

We have an LTC Section full of spirited members. I cannot thank you **each** enough. We know what we are fighting for. Without spilling the beans, this issue explores that fight with some spirited articles. We have our Chairperson's Corner written by Mark Costello. Two articles are from the Canadian perception, each written by Karen Henderson. One article is from the claims perspective written by Jim Del Vecchio. Another article, written by Ron Hagelman, challenges the CLASS Act. I feel that I should have some sort of surgeon general's health warning label on this issue. There may be some acidic humor hidden among the articles. Then again, humor does relieve frustration.

Many thanks go to each of our esteemed authors. ■

Long-Term Care News

Issue Number 25 | May 2010

Published by the
Long-Term Care Insurance
Section Council of the
Society of Actuaries

This newsletter is free to section members. Current issues are available on the SOA Web site (www.soa.org). To join the section, SOA members and non-members can locate a membership form on the LTCI Web page at www.soaltci.org.

2009-2010 Section Leadership

John Nigh, BOD Partner
Mark Costello, *Chair*
David Benz, *Vice Chair, Treasurer*
David Kerr, *Council Member*
Jason Bushey, *Council Member*
Roger Gagne, *Council Member*
Laurel Kastrop, *Council Member*
Roger Loomis, *Council Member*
Amy Pahl, *Council Member*
Allen Schmitz, *Council Member*

Winona Berdine, *Affiliate Member*
Ron Hagelman, *Affiliate Member*
Denise Liston, *Affiliate Member*

Winona Berdine and Denise Liston,
Underwriting & Claims Track Co-Chairs
Steve Pike, *Marketing Track Chair*
Jim Smith, *Management & Operations Track Chair*
Mark Whitford, *Actuarial Track Chair*
Ali Zaker-Shahrak, *Regulatory & Compliance Track Chair*

Content Managers

Brad S. Linder
Content Manager
E-mail: Brad.Linder@GE.com

Bruce A. Stahl
Content Manager
E-mail: bstahl@rgare.com

SOA Staff

Jacque Kirkwood, *Staff Editor*
E-mail: jkirkwood@soa.org

Sara Teppema, *Staff Partner*
E-mail: steppema@soa.org

Jill Leprich, *Section Specialist*
E-mail: jleprich@soa.org

Julissa Sweeney, *Graphic Designer*
E-mail: jsweeney@soa.org

Facts and opinions contained herein are the sole responsibility of the persons expressing them and should not be attributed to the Society of Actuaries, its committees, the Long-Term Care Insurance Section or the employers of the authors. We will promptly correct errors brought to our attention.

© Copyright 2010 Society of Actuaries. All rights reserved.
Printed in the United States of America.