

# Is White House Waffling On Long-Term Care Plan?

BY RICARDO ALONSO-ZALDIVAR  
Associated Press

WASHINGTON — The White House appeared to waffle Monday on the fate of a financially troubled long-term care program in President Barack Obama's health overhaul law, as supporters and foes heaped criticism on the administration.

At stake is the CLASS Act, a major new program intended to provide affordable long-term care insurance. Last Friday, Health and Human Services Secretary Kathleen Sebelius said the administration would not proceed with the plan because she has been unable to find a way to make the program financially solvent.

On Monday, the nonpartisan Congressional Budget Office issued a ruling that cleared the way for repealing the CLASS Act, but the administration rejected that step — and created considerable confusion. Backers and opponents said the White House is trying to have it both ways.

"I feel like somebody just called me about how to do really good pet care after they shot my dog," said Larry Minnix, president of LeadingAge, a trade group representing non-profit nursing homes, which are strong supporters of CLASS.

Paying for long-term care for a frail, elderly family member is a major financial dilemma for America's middle class. Medicare only covers short-term nursing home stays, for patients in rehab. And to become eligible for Medicaid, people have to spend most of their assets, akin to impoverishing themselves. The Community Living Assistance Services and Supports program was supposed to help provide an answer.

A long-standing priority of the late Sen. Edward M. Kennedy, it was supposed to function as a self-sustaining voluntary insurance plan, open to working adults regardless of age or health.

Workers would pay an affordable monthly premium during their careers and could collect a modest daily cash benefit of at least \$50 if they became disabled later in life. The money could go for services at home or to help with nursing home bills.

But a central design flaw dogged CLASS. Unless large numbers of healthy people willingly sign up during their working years, soaring premiums driven by the needs of disabled beneficiaries would destabilize it, eventually requiring a taxpayer bailout.

After months insisting that could be fixed, Sebelius finally acknowledged Friday she didn't see how.

"Despite our best analytical efforts, I do not see a viable path forward for CLASS implementation at this time," she said in a letter to congressional leaders.

Officials said they discovered they could not make CLASS both affordable and financially solvent while keeping it a voluntary program open to virtually all workers, as the law required. The law mandated that the administration certify CLASS would remain financially solvent for 75 years before putting it into place.

As long as CLASS remained a possibility — even on paper — Republicans pushing its repeal would have had to come up with \$86 billion in savings attributed to the program in its first 10 years, when income from premiums would more than cover benefit costs.

But the budget office said Monday that since the administration is not going ahead with CLASS, a repeal bill doesn't need offsetting savings. Instead, the CBO will raise its estimate of the deficit.

That ruling removed a major obstacle for repeal, and Republicans vowed to press ahead. The administration balked.

"We do not support repeal," White House spokesman Nick Papas said Monday. "Repealing the CLASS Act isn't necessary or productive. What we should be doing is working together to address the long-term care challenges we face in this country."

He declined to answer if the president would veto a repeal bill.

Republicans said at a time of record deficits, the administration is now in a position of saying it wants to keep alive a program it acknowledges would probably go bust.

"It defies logic for the White House to admit this part of their health spending bill would put an unsustainable burden on taxpayers, yet demand it stay on the books," said Senate Republican Leader Mitch McConnell of Kentucky.

Adding to the uncertainty, a top technical expert who worked on CLASS financing for the administration appeared to contradict Sebelius' conclusions. Robert Yee, an actuary who specializes in long-range financial planning, said Monday that he had found a possible path forward. Yee's ideas would involve marketing the plan first to groups of primarily healthy people, and also possibly requiring those in poor health to wait longer before they could receive benefits.

## River

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are trying to convince the U.S. Army Corps of Engineers to make flood control the focus for the nation's longest river. The corps manages the 2,341-mile-long river, which flows from Montana through North Dakota, South Dakota, Nebraska, Kansas, Iowa and Missouri.

Army Corps administrator Gen. John McMahon told the governors that it could cost \$500 million to a \$1 billion to repair the system of levees, dams and other flood control systems damaged in this past year's flooding. He said Congress will need to appropriate the money, and suggested the system could be modified greatly at that time to allow more controlled flooding as a way of preventing future breakthroughs.

McMahon also told the governors the full system won't be repaired by the time flood season strikes again in spring, and will be "very vulnerable."

"It's going to be a dicey year," he said.

North Dakota Gov. Jack Dalrymple also said the region could face a renewed flood risk because of expected below-average temperatures and saturated soil.

Heineman told reporters after the meeting that the five governors who came in person agree flood management should be their top priority to avoid a repeat of the summer flooding that submerged thousands of acres of farmland, forced residents from their homes and rerouted trains and motorists. Some cities, including Omaha, spent millions of dollars trying to protect airports, water treatment plants and other facilities from the rising waters.

Schweitzer and the other river basin governors have tangled before. The Montana Democrat pulled out of a river meeting in August, telling The Associated Press at the time there was "no point" in attending because he felt the gathering was tilted in favor of the downriver states. Asked then about Schweitzer's position, Heineman stressed that he and the other six governors believed flood-control should be the top river priority. The gover-

ners are all Republicans, except for Schweitzer and Nixon.

Iowa, Kansas, Missouri, Nebraska, North Dakota and South Dakota signed a letter to their congressional delegations asking for more federal and state information-sharing. They also asked for an investigation of how the Army Corps handled the 2011 flood.

The five governors in Omaha presented reporters with a tentative proposal intended to limit next year's flood risk. The plan would have the Corps lower the water elevation at Garrison Dam, north of Bismarck, N.D., by 2.5 feet. Dalrymple said the plan would create an additional 750,000 acre-feet of storage space, and mark the first step in a more aggressive long-term flood-control policy.

Other downstream governors embraced that idea, although it was unclear if such a move would impede repair efforts stymied in places by water that is still high.

"Would it prevent something that happened this year? Of course not," Dalrymple said. "But we do need to look at an operating plan in context of what happened last year."

Iowa Gov. Terry Branstad said his state has suffered an estimated \$207 million in crop damage, and expressed concern that the high waters have weakened flood safeguards along the river. Branstad said every Iowa county along the river suffered some flood damage.

"One of our big concerns is obviously the need to focus on flood control, so we don't have another devastating flood that lasts as long as this one did," Branstad said.

Schweitzer voiced frustration that just a few years ago during a drought the downstream states were demanding that more water be released from reservoirs to float barges, a contentious fight at that time, and now they want even less water held in the reservoirs to allow for more flood control.

The Montana governor, at odds with his colleagues, pointed out they have no authority over the Army Corps anyway.

"I hope all of you guys understand you are a voice, but you have no power to make a decision here," Schweitzer told them.

Gouras reported from Helena, Mont.

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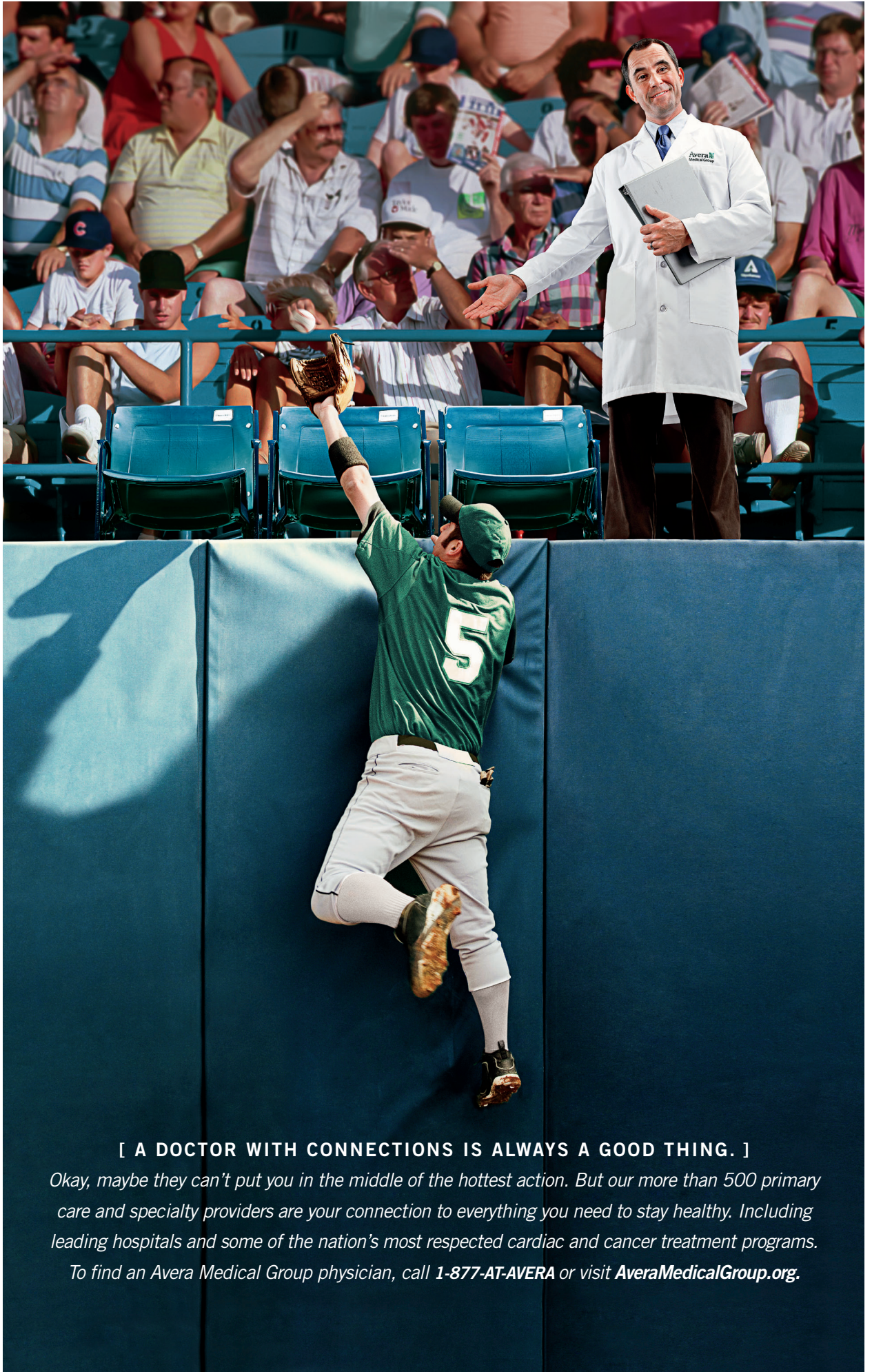
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