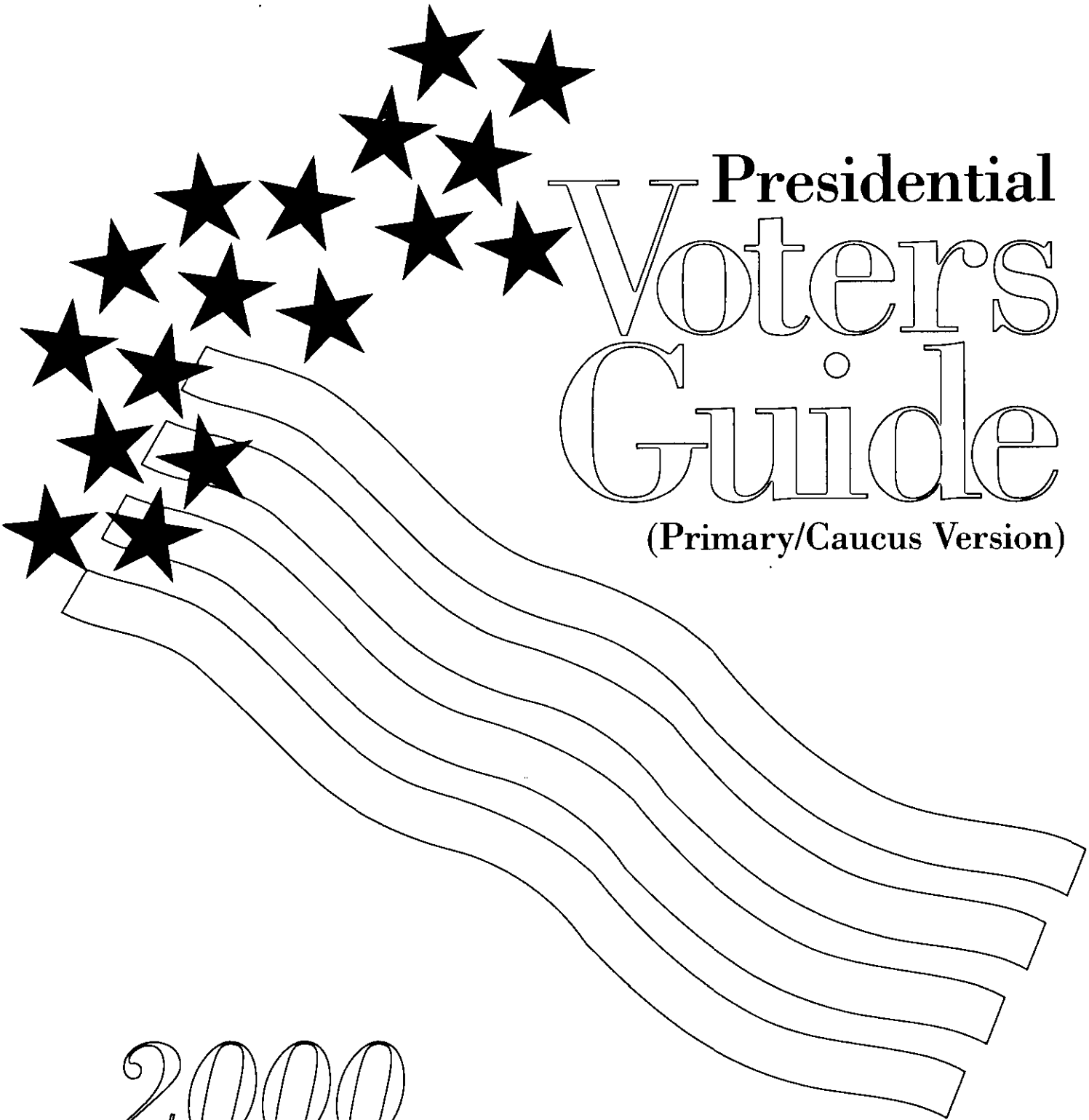


Date Printed: 06/16/2009

JTS Box Number: IFES_79
Tab Number: 100
Document Title: Presidential Voters Guide (Primary /
Caucus Version)
Document Date: 2000
Document Country: United States -- General
Document Language: English
IFES ID: CE02018





Presidential
Voters
Guide

(Primary/Caucus Version)

2000
AARP 
 VOTE



AARP believes elections should center on issues. In 1986, AARP established AARP/VOTE to inform voters about issues important to people age 50 and older.

Older Americans vote in greater proportions than other age groups. They seek facts to help them vote more responsibly for their own interests, and for a brighter future for their children and grandchildren.

AARP/VOTE helps by educating AARP members and the public about important economic, health, and consumer issues affecting older Americans, and where candidates for public office stand on those issues. AARP/VOTE informs lawmakers and candidates for office about AARP's positions on key issues.

AARP/VOTE is nonpartisan and does not support or oppose candidates for public office or any political party. Its purpose is to educate and involve voters on issues of concern to older Americans.



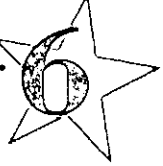
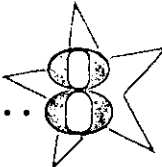


Presidential
Voters
Guide
(Primary/Caucus Version)

The Candidates

- GARY BAUER
- BILL BRADLEY
- GEORGE W. BUSH
- STEVE FORBES
- AL GORE
- ORRIN HATCH
- ALAN KEYES
- JOHN McCAIN

The Issues

- SOCIAL SECURITY 
- MEDICARE 
- LONG-TERM CARE 
- MANAGED CARE PATIENT PROTECTIONS 

Social Security

What specific steps would you take to ensure the long-term solvency of Social Security?

Please state your position on:

- setting up individual savings accounts for all workers either as a replacement for, or in addition to the current program;**
- making additional changes in Social Security to help address the problem of poverty among older women;**
- raising the age to receive full Social Security retirement beyond 67; and**
- using part of the projected budget surplus to strengthen Social Security.**

AARP does not support or oppose any candidate or political party. If a candidate's responses are similar to AARP's position on an issue, it should not be construed as an endorsement of that candidate.

AARP ON SOCIAL SECURITY SOLVENCY

AARP believes that Congress and the president should act now to address the long-term financing needs of Social Security.

AARP supports using the interest savings from the Social Security surplus to reduce the public debt to extend the solvency of Social Security until the 2050s.

As a part of comprehensive Social Security reform, AARP supports:

- Creating individual savings accounts *in addition to, not as a replacement for,* some or**

all of the guaranteed benefits provided by Social Security;

- Investing a limited portion of Social Security reserves in a broad range of investments other than U.S. Treasury securities, provided that these investments are insulated from political influence and corporate interference, and do not have a negative influence on the stock market;**
- Increasing the level of wages subject to the Social Security payroll tax;**

- Maintaining the current schedule for Social Security eligibility, with the scheduled increase from age 65 to 67 for full benefits, and ensuring that early retirement remains available at age 62;**
- Improving Social Security's protections for women; and**
- Making responsibly-financed improvements such as raising the earnings limit and strengthening the benefits relied upon most by women.**

GARY BAUER (R)

Social Security is a pro-family program. It takes special note of couples who devote themselves to raising children during their most active years, women who forego a career outside the home, widows and orphans. I oppose privatization because it could leave these women and children out in the cold. My reform plan completely protects the benefits of current retirees. Based on projected surpluses, I would reduce the payroll tax rate for current and future workers by 20 percent and reduce the growth in their future benefits proportionately. This will help ensure long-term solvency and provide greater freedom for individual investment.

BILL BRADLEY (D)

I served on the Finance Committee while in the Senate, which oversees Social Security. I knew then and I know now that Social Security, like Medicare, is a national covenant; it is an obligation that I will always protect. I will protect the Social Security Trust Fund. I will not change the law in any way regarding Social Security eligibility. And I will make sure that benefits always keep up with the cost of inflation. Leadership is about honoring obligations. America's seniors kept their end of the bargain. We all must protect seniors and give them the security they're entitled to.

GEORGE W. BUSH (R)

Returning Social Security to sound financial footing is one of my highest priorities. I have set the following principles to guide reform:

- Reform must preserve the current guarantee to our seniors.
- Social Security taxes must not be increased.
- Reform should be fair to all generations.
- The entire Social Security surplus should be protected by a lock box.
- Reform should have bipartisan support.
- Reform should include voluntary personal retirement accounts so that all workers share in the economic success of our nation.
- No government investment in private stocks or bonds.

STEVE FORBES (R)

Saving Social Security is one of my top priorities. Under my plan, the benefits of every American 55 and older will be fully protected—no benefit cuts, no tax increases, no more raiding the Trust Fund. Younger workers will be free to choose a new system of Personal Retirement Accounts (PRAs), safely investing in conservative mutual funds and Treasury bonds. A single mother earning \$36,000 a year could retire with a nest egg of \$1.2 million. PRAs are not subject to federal income tax and can be passed on to spouses and children. A minimum safety net is guaranteed.

AL GORE (D)

Social Security is the cornerstone of our retirement system. That is why I am proposing to save Social Security first and use the budget surplus to make Social Security financially secure until 2055.

I am also opposed to replacing Social Security with private savings accounts and oppose raising the retirement age.

Although overall elderly poverty is very low, there are still pockets of poverty. The poverty rate for elderly widows is about twice that of the elderly as a whole. That is why I believe that part of any to reform Social Security must include steps to reduce widow poverty.

ORRIN HATCH (R)

Current beneficiaries must be guaranteed the benefits we promised. But, given projected deficits due to retiring baby boomers, we must consider future changes. For future retirees, we should look at a range of reforms, including allowing individuals to invest a portion of payroll taxes in privately-managed accounts. We must not allow direct government investments in the capital market. We also need to encourage personal retirement saving by reducing taxes on savings and investments. The bottom line: we cannot preserve and protect Social Security until politicians stop using it as a political issue to scare seniors.

ALAN KEYES (R)

The current Social Security scheme epitomizes a temptation—promoted by liberals at every turn—to assume individuals cannot be trusted to make good decisions.

Long-term financial preparations should rest on the presumption of good and mature judgment in the citizenry, supported by a doctrine of property affirming that our money is truly ours to use as we judge best.

Promises made must be kept, and those who have "contributed" to the current system must receive what is due them. But we need a new proprietary social security system in which those who earn the money invest it themselves, keeping it in their name, under their control. We must replace "social security" with the true security of real liberty.

JOHN MCCAIN (R)

The Social Security system is a sacred compact with retirees. I will make sure the promise is kept by:

- Reserving 62% of the non Social Security surplus to shore-up Social Security
- Protecting the Social Security surplus from raids by Congress
- Opposing reductions in benefits to current retirees
- Allowing a percentage of payroll taxes to be individually invested while protecting current benefits
- Eliminating the earnings test penalty against working seniors
- Using changes in the tax code to address poverty among older women

AARP/VOTE

In 1996, AARP volunteers distributed over 1 million free primary/caucus voters guides in which the presidential candidates presented their unedited policy viewpoints for citizen review.

Medicare

What specific steps would you take to ensure that Medicare continues to provide quality, affordable health care coverage for current retirees and future generations? Please state your position on

- raising the age of eligibility for Medicare,**
- adding a prescription drug benefit for everyone covered by Medicare, and**
- using part of the projected budget surplus to strengthen Medicare; and**
- describe any proposals you have to help ensure that out-of-pocket costs paid by people covered by Medicare remain affordable.**

AARP does not support or oppose any candidate or political party. If a candidate's responses are similar to AARP's position on an issue, it should not be construed as an endorsement of that candidate.

AARP ON MEDICARE REFORM

Medicare will be able to fully pay its bills until 2015, but after that—if no changes are made—the program is projected to fall short of the funds needed to pay for the expected program costs.

AARP supports responsible changes that will strengthen the program so that it continues to provide affordable, high-quality care for current and future beneficiaries, including:

- Modernizing and strengthening original fee-for-service Medicare;
- Using an appropriate portion of the on-budget surplus to ensure Medicare's financial health beyond 2015;
- Ensuring that the age of Medicare eligibility is not raised above 65;
- Preserving the defined benefit structure of

Medicare, guaranteeing a specified set of services for all beneficiaries; and

- Adding prescription drug coverage to the standard benefit package for all people in Medicare.

GARY BAUER (R)

The health insurance program members of Congress designed for themselves, federal employees and federal retirees provides high quality care at affordable prices. America's seniors deserve the opportunity to choose from a comparable variety of private health plans or the traditional Medicare program. Beneficiaries' premiums should never exceed 12 percent of the cost of a standard benefits package. All private and public plans, including Medigap plans, should be required to offer the option of prescription drug coverage. The enhanced competition among plans will lower the cost of drug coverage and help keep premiums lower than they would be under current projections.

BILL BRADLEY (D)

I have put forward a health care proposal that preserves, protects and also expands Medicare, with a voluntary prescription drug plan. I do not support raising the age of eligibility for Medicare.

I will continually work to ensure that Medicare is fully funded well into the future. As a member of the Senate Finance Committee I fought to keep Medicare premiums down and will continue to do so. I have clearly declared health care as a top national priority, and I have proposed a comprehensive plan that includes Medicare and other health goals.

GEORGE W. BUSH (R)

Medicare is one of the most important contributions to seniors' health care ever enacted. I will work to improve Medicare by shoring up its financial situation while at the same time ensuring seniors have access to more comprehensive coverage better tailored to their health care needs. I support giving seniors the right to choose a health care plan that includes basic coverage such as prescription drugs, as well as the right to keep the traditional Medicare plan they have today. Finally, all the proposals I make will be within the framework of a balanced budget.

STEVIE FORBES (R)

As President, I will not cut Medicare benefits, raise the eligibility age, or raise taxes. Instead, I will strengthen Medicare by giving seniors the same freedom to choose from a wide variety of high-quality private health care options as federal government workers and Members of Congress have. My approach will give seniors access to low-cost catastrophic health insurance and Medicare Medical Savings Accounts so that if they find ways to save money (say by using generic drugs) they can keep the money they save. Seniors will also be able to choose private insurance options that offer generous prescription drug benefits.

AL GORE (D)

I have fought to protect Medicare—and will fight to keep Medicare strong. I support dedicating 15% of the budget surplus to secure Medicare for an additional 25 years.

We must add a prescription drug benefit for all Medicare beneficiaries that ensures seniors get the drugs they need.

Beneficiaries should not pay excessive out-of-pocket Medicare costs. I will fight against additional costs for services that leave beneficiaries vulnerable.

I oppose raising the eligibility age; in fact, we should allow Americans ages 55 to 65 to buy into Medicare.

I will protect Medicare and make it a priority in my budget.

ORRIN HATCH (R)

Medicare's promise to today's beneficiaries and those nearing retirement age must be maintained and improved, both in benefits covered and quality of care. Beneficiaries – especially rural beneficiaries – deserve access to the latest treatments and better preventive care. We must shore up the home health and nursing homes programs, two critical components. I have a strong Senate record of working to reach these goals. For the future, the President and Congress must develop together a bipartisan plan which derives from a national dialogue and which solicits a broad-range of ideas from experts and beneficiaries, not politicians.

ALAN KEYES (R)

Again, the commitments made to current recipients must be honored, but the assumption that health care financing is essentially a responsibility of the government is inimical to our political tradition and to liberty. Insurance is a reasonable choice that should be made by individuals, and a tax system that allows them to save and invest will also allow them to make prudent choices about the extent and size of their purchases of HMO plans or other forms of medical care. The patient doctor relationship is best kept humane and professional when individuals use their own resources to prepare for their needs.

JOHN MCCAIN (R)

To save the Medicare system, I am committed to developing a plan which reexamines the entire system and develops more efficient and effective ways to meet the changing health needs of seniors. As President I will:

- Commit 10% of the budget surplus to strengthen Medicare
- Work to ensure our neediest seniors can afford their prescription drugs
- Retain current protections for the most vulnerable seniors while ensuring all seniors are not burdened with exorbitant out of pocket costs and copays.

Your Participation Is Important

This booklet is your AARP/VOTE guide to the primary election.

You can use this guide to evaluate the candidates on issues important to you and all older Americans, and help get these issues placed on the national agenda.

Long-Term Care

What role should the Federal government play in ensuring quality of long-term care services and what should the government's role be in helping Americans pay for long-term care, either in their homes or a nursing home?

Please state your position on assisting Americans who are caring for elderly or disabled family members in their homes, and helping make long-term care insurance available for everyone, regardless of income or any preexisting medical conditions?

AARP does not support or oppose any candidate or political party. If a candidate's responses are similar to AARP's position on an issue, it should not be construed as an endorsement of that candidate.

AARP ON LONG-TERM CARE

Long-term care refers to the comprehensive range of services—including nursing home and home and community health care—that meet the physical, social, and emotional needs of persons of all ages with disabilities.

The unpredictability of need combined with the threat of high expenses make the need for a comprehensive long-term care program a priority.

AARP believes that a comprehensive, phased-in, coordinated long-term care

system needs to be available to everyone who needs it.

Such a system would:

- Cover a comprehensive range of services;
- Include respite care, adult day care, and other types of assistance to caregivers;
- Be funded through taxes earmarked to a trust fund, where everyone pays into the system and receives benefits when needed;
- Include the private sector with insurance products to supplement the public

program, subject to strong consumer protection standards;

- Pay providers of long-term care services reasonable rates and provide appropriate incentives to deliver quality care;
- Include mechanisms to help contain the costs of long-term care; and
- Help ensure quality care.

GARY BAUER (R)

An important means of addressing the costs of long-term care is to make health insurance coverage less restrictive and more affordable. Individuals should be able to utilize the same tax breaks that are currently available to employers who provide health care coverage. There should be full deductibility for the self-employed and refundable tax credits for the unemployed and individuals whose employers don't provide health coverage. Individuals should be able to choose the same insurance policies as employers, regardless of their health. Family members who provide long-term care for a relative should receive a tax credit for this valuable caregiving service.

BILL BRADLEY (D)

My Medicare proposal will provide seniors with the support needed to remain active and independent—to age with dignity in the homes they know, surrounded by the comforts they want, and the people they love. Today, many elderly Americans are forced into nursing homes not because they actually need to be there for medical reasons, but because sometimes they can't quite manage the daily chores of life—things like driving to a doctor, picking up medicines, bathing, and preparing meals. My plan will provide support for these activities so that seniors can remain independent.

GEORGE W. BUSH (R)

As our population ages, providing long-term care is one of the most important challenges families will face. Currently, seniors must spend down their hard-earned assets in order to access government benefits. We can do better. I believe that through flexibility, innovation, and providing incentives to purchase private coverage, seniors and their families will know that long-term care benefits will be available when they need them most. The federal government should also provide reliable and comparable information about the quality and cost of care provided by long term care providers. That way, the policy that best fits a person's health requirements can be chosen.

STEVE FORBES (R)

As President, I would make it easier for Americans to save and plan for long-term care needs by making it easier for every American to set up their own Medical Savings Account (MSAs). MSAs are health IRAs. An employer or worker (or both) can deposit money into the MSA over a worker's lifetime. The money can grow with compound interest. The worker can then withdraw this money tax-free to purchase long-term coverage and pay for health care expenses. My Social Security plan would also help working families build up large amounts of retirement savings to pay for long-term care insurance.

AL GORE (D)

We should do more for those with long-term care needs and their friends and families that care for them.

I will protect Medicaid and the safety net it provides. Medicaid must also cover those who want to remain in their communities.

I will provide caregivers a break through part-time, supplemental home or center-based care and support tax credits to help cover costs incurred for long-term care.

We need to develop a long-term care insurance market, starting with federal government serving as a model employer and assisting others.

I will do everything I can to support Americans with long-term care needs.

ORRIN HATCH (R)

Adequate, affordable long-term care will be a top priority. I will promote a comprehensive solution that stresses compassionate home- and community-based care. It must be based on families helping families, people helping people, and government helping those who cannot help themselves. What is important is that families who are in desperate need of long-term care assistance have reasonable access to quality services without undergoing financial and emotional catastrophe. The private long-term care insurance market must be encouraged by instituting standards for such policies and by increasing the tax favorability of such policies.

ALAN KEYES (R)

Individuals and families, then churches and charitable organizations, then localities and states, and finally, as a last resort, the federal government should look to these tasks. In particular, regulation for safety and professionalism in medical care, including long-term care, has always been a matter of state law, and should remain so. Present commitments must be kept, but transitional arrangements that give the citizens themselves more power over the savings and investments that will be needed for such care are the first steps to both greater efficiency and choice, and a more humane program of care.

JOHN MCCAIN (R)

Too many Americans are without long-term health care and coverage remains too expensive for most senior citizens and their families. Long-term care must be available and accessible to all Americans. I support using tax incentives and market based solutions to provide for this growing segment of health-care consumers. As President I would:

- Raise public awareness of the need for individuals to plan for long-term care
- Make long-term care insurance tax deductible
- Strengthen community and home based services to ensure access to care
- Ensure quality care by trained professionals

Get Involved!

By getting involved in the election process and selecting our nation's leaders, you can help get action on important issues that affect older Americans.

We encourage you to get involved. Take a hard look at the candidates and where they stand. Ask questions and discuss the issues. The ultimate decision will be yours.

Managed Care Patient Protections

What would you propose to ensure that all people in managed care plans receive the quality care they need, when they need it? Please describe your position on what specific rights patients in managed care plans should have to appeal decisions made by health plans that override their doctors' recommendations; and, on whether individuals enrolled in managed care plans through their employer should have the same consumer rights and protections as people covered by Medicare and Medicaid.

AARP does not support or oppose any candidate or political party. If a candidate's responses are similar to AARP's position on an issue, it should not be construed as an endorsement of that candidate.

AARP ON MANAGED CARE PATIENT PROTECTIONS

Managed care combines health insurance with the delivery of care and provides an alternative to traditional indemnity insurance.

Regulation and oversight of managed care plans is inconsistent across the states.

AARP believes that all managed care consumers should have the same basic patient protections as those provided by the Medicare program:

- Uniform national standards should apply to all forms of managed care plans, consistent across all payers, including Medicare, Medicaid, and self-insured plans regulated by the Employee Retirement Income Security Act (ERISA).
- Consumers must have the right of review by an independent, external, medically-qualified reviewer.
- All managed care plans should be accountable for their actions.
- Patients should be able to visit a medical specialist when they need one.
- Health plans should provide plan information in a standardized format and provide information about how well services are provided to patients.

GARY BAUER (R)

Patients should have access to a strong internal and external appeals process that is conducted by licensed physicians and other health care professionals. Health plans should establish procedures to expedite appeals within 48 hours in cases where the normal process could be detrimental to the patient. Patients should have the right to sue a health plan when necessary care is denied for non-medical reasons. Health plans must allow patients to choose their own primary care doctor from the plan's network. Patients must also be permitted to choose their own specialists. Comprehensive medical and financial information must be disclosed to patients.

BILL BRADLEY (D)

Doctors should be responsible for determining needed care, not an insurance bureaucrat. Patients should have the right to an independent appeals process when care is denied and the right to sue if they are harmed by an HMO decision, just as they can hold a doctor accountable. I support the Patients Bill of Rights. Individuals in managed care plans should have the same consumer rights as those in Medicare and Medicaid. Consumers also deserve to have access to information to compare plans and their record of responding to consumer needs.

GEORGE W. BUSH (R)

I believe patients need access to a speedy and impartial forum to resolve disputes over health care coverage. During my tenure in office, Texas enacted one of the most comprehensive patient protection laws in the nation. Our law gives patients the right to seek legal action if they have been harmed. I allowed it to become law because we have a strong, independent review process, previously enacted tort reform, and other protections designed to encourage a quick resolution instead of costly litigation. I support similar protections at the federal level, provided they do not supersede state patient protection laws.

STEVE FORBES (R)

No American should be forced into top-down health care programs run by government bureaucrats or heavy-handed HMOs. As a CEO, I created a variation of Medical Savings Accounts worth \$1,500 annually for each of our employees. They can choose their own doctor. If they find ways to save money on health care, they get to keep it – and no one is forced into HMOs. As President, I will sign a "Health Care Declaration of Independence" to dramatically expand tax-free MSAs and give every American the freedom to choose doctors they trust, specialists they need and second opinions they want.

AL GORE (D)

I will continue my fight for a strong patients' bill of rights that assures patients the quality coverage they need and deserve. We must pass a bill that includes critical patient protections, such as access to needed specialists and access to emergency room services when and where the need arises. It should include a strong internal and external independent appeal process. Americans should be able to hold their health plans accountable when a plan makes a decision that causes a patient harm or death. I will not rest until all Americans in all health plans have the high quality health care they need and deserve.

ORRIN HATCH (R)

Medical experts should make decisions about patients' health care, not insurers or HMOs. The best way to do that is through a strong appeals process. Patients denied care need a quick, fair remedy before a panel with their best medical interests at heart. I am sympathetic to the need in some limited cases for certain patients to be able to have the ability to sue as a means of seeking medically appropriate care. We definitely need a better system that is more patient friendly, but we also need to avoid onerous mandates that could result in employers dropping coverage.

ALAN KEYES (R)

This is not a federal responsibility. Fraud and incompetence in such plans should receive remediation and redress in the courts with no restrictions by federal law. Individuals, unions, and professional associations can and should negotiate for suitable and humane terms in reaching agreement with employers on the details of HMO's chosen by themselves.

These rights are rights of contract, and cost money. If recipients of HMO's want them, they should stand up for them in the bargaining that leads to the HMO contract. If the states wish to insist upon basic appeal rights, they may and should pass legislation to that effect.

JOHN MCCAIN (R)

Patients and their doctors should control their health-care decisions, not HMO bureaucrats. I support these reforms in a patients' bill of rights:

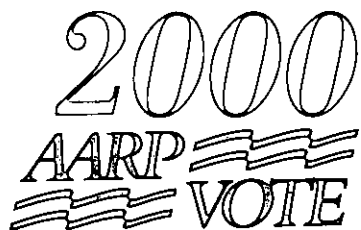
- Internal and external appeals processes for members denied care and the right to sue the HMO once the appeals process is exhausted.
- The right to choose doctors, including specialists, if they are willing to bear additional costs
- The opportunity for women and children to seek care directly from OB/GYNs and pediatricians.
- Guaranteed access to emergency care without prior approval from an HMO
- Access to information on available treatment options from their doctor

Share This Guide

The goal of AARP/VOTE is to increase the amount of information available to the electorate.

One way to do this is to ask candidates running for public office about their positions on matters of concern to the voters. Many Americans are concerned about issues that affect older citizens.





601 E Street NW
Washington, DC 20049

Presidential
Voters
Guide
(Primary/Caucus Version)

Non-Profit Org.
U.S. Postage
PAID
AARP Voter
Education Fund