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Testimony of the Alzheimer's Association Greater Maryland and National Capital Area Chapters

SB 652 – Public Health - Long-Term Care Planning

Position: Favorable

Chair Kelley and Vice-Chair Feldman

I am Eric Colchamiro, Director of Government Affairs for the Alzheimer's Association in Maryland, and here to ask for your support of SB 652. This legislation requires the Maryland Department of Health, on or before April 1, 2022, to develop and publish materials to assist State residents with long-term care family planning on or before April 1, 2022.

The Alzheimer's Association, a longtime member of the United Seniors of Maryland and Maryland's Oversight Committee for the Quality of Care in Nursing Homes and Assisted Living facilities, has long been concerned about the long-term care planning. Over 40 percent of the residents in nursing homes and assisted living facilities have Alzheimer's or another dementia. More than 95 percent of those residents have another chronic condition; their care is complicated and it is costly. For example, research has shown that the average cost of assisted living is roughly \$4,300 per month, and seniors can expect to pay close to \$5,400 per month for specialized memory care. Yet those costs vary significantly throughout the state; our organization works closely with Montgomery County residents, who can pay well over \$10,000 per month for memory care.

The Alzheimer's Association, through its 24-7 hotline and free support groups throughout the state, strongly encourages long-term care planning. We urge Marylanders to take steps including: gathering their financial and legal documents; estimate the cost of care; explore financial resources to cover the costs; leverage long-term care insurance, if possible. Our organization also makes note of the challenges of managing someone else's money; the importance of providing education for rep payees, court appointed guardians, and trusted of loved ones who may be incapable of decision-making. Lastly, we emphasize the importance of connecting with other advisors including: financial planners, elder law attorneys, and elder care locators.

This legislation takes some good steps to helping Marylanders, in the inevitable race against time that we all face. In particular, distributing information in (at least) English and Spanish is essential, and the website of (at least) the Maryland Healthcare Commission can more effectively display information on this issue. It also benefits Marylanders to have a hard copy of information distributed.

I ask for a favorable report on this legislation.