

September 4, 2024

The Honorable Thomas Suozzi  
United States House of Representatives  
Washington DC 20515

Dear Representative Suozzi:

The American Geriatrics Society (AGS) is pleased to support the Well-Being Insurance for Seniors to be at Home (WISH) Act, a bill to create federal catastrophic long-term care insurance for older adults. We greatly appreciate your leadership in addressing the cost challenges of long-term care. As geriatrics healthcare professionals, our members help their patients and their patients' families navigate the long-term care system on a daily basis. There is no doubt a huge gap in care for most patients when it comes to the provision of and access to long-term care.

The AGS is a national non-profit organization of geriatrics healthcare professionals dedicated to improving the health, independence, and quality of life of all older Americans. Our more than 6,000 members include geriatricians, geriatrics nurse practitioners, social workers, family practitioners, physician associates, pharmacists, and internists who are pioneers in advanced-illness care for older individuals, with a focus on championing interprofessional teams, eliciting personal care goals, and treating older people as whole persons. AGS believes in a just society, one where we all are supported by and able to contribute to our communities and ageism, ableism, classism, homophobia, racism, sexism, xenophobia, and other forms of bias and discrimination no longer impact healthcare access, quality, and outcomes for older adults and their caregivers. AGS advocates for policies and programs that support the health, independence, and quality of life of all of us as we age.

Ensuring older adults' access to a wide range of high-quality and affordable long-term care options, including those that enable them to "age in place" in their own homes and communities, must be a priority. Many older adults lack the financial resources to pay out-of-pocket for long-term care services for any extended period and Medicare covers very few such services (and provides no coverage for assisted living or non-skilled nursing home services). Medicaid remains the primary payer for both institutional and community-based long-term services and supports (LTSS), however in order to qualify for Medicaid many older Americans must "spend down" their assets. Family caregivers continue to provide the majority of long-term care for older Americans – often without sufficient training or support. It is critically important that we start to develop solutions to ensure robust choice in LTSS for older adults and alleviate burden on families.

Thank you for all you are doing to support and expand access to long-term care. The WISH Act highlights that we have under-resourced care for older adults and underinvested in the care we all need as we age. We support your leadership on this important legislation and look forward to working with you on this issue moving forward. Please do not hesitate to contact us, Anna Kim at [akim@americangeriatrics.org](mailto:akim@americangeriatrics.org), if we can be of assistance.

Sincerely,



Mark Supiano, MD  
President



Nancy E. Lundebjerg, MPA  
Chief Executive Officer