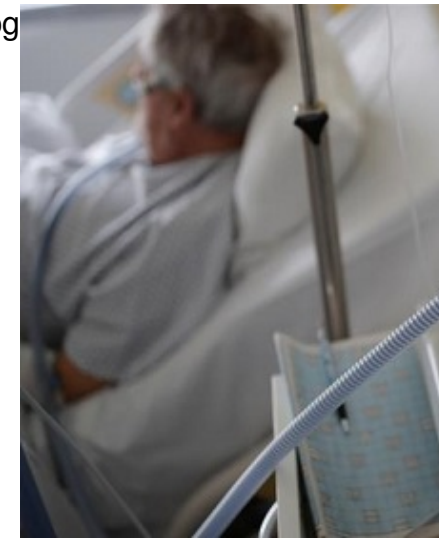
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As "Baby Boomers" age, the need for long-term care is rising. Why should a person or family have to lose everything because a family member is sick?

Brookfield, WI – Nearly every community in Wisconsin's Fifth District has been building senior living facilities. Assisted living, memory care, and nursing homes are going up to meet the needs of retiring Baby Boomers. Democrat Tom Palzewicz, running for the Fifth Congressional District seat, envisions significant challenges ahead unless there is a reorganization of healthcare.



"During a worldwide pandemic, Republicans are vowing to repeal the Affordable Care Act (ACA, aka Obamacare), but have nothing to take its place," said Palzewicz. "They have been shouting this since Trump took office, but have yet to make the first move to present any kind of a plan. They just want to eliminate healthcare for 20 million or more people. Meanwhile healthcare premiums are going up, so where does that leave our seniors who may eventually

need long-term care?"

As much as "end-of-life" care is expensive, especially in the final six months of a person's life, long-term care can completely dismantle a family's finances. People will lose their homes, savings, and possessions. Many older Americans will gift their possessions to family, then turn to Title-19 for long-term care. This intended strategy is to allow for family property to remain in the family and ensure that seniors in need of care will receive it. To make long-term care changes, first, there must be an understanding and agreement with insurance companies.

"There's no entity in the United States right now that's actively working on controlling healthcare costs because the insurance companies have no motivation to change anything," said Palzewicz. "Here's an example: COVID testing. Healthcare providers are figuring out they can charge three, four, five grand for recovery testing, and it automatically gets reimbursed. That's just insane. It's crazy. But that's what's happening today because insurance companies are allowed to do it."

"Insurance companies are not interested in trying to control costs, which was one of the reasons to have insurance in the first place. So by removing that whole level, we now can get right to the point, to determine the real cost of healthcare. And the closer we can get to that, the better decisions are made and we can get down to what it actually costs and make sure people are compensated fairly. But I think taking the profit part out of the equation is going to be huge. And it's also going to force the system to make good healthcare decisions, not based on profit, but based on outcomes."

As "Baby Boomers" age, the need for long-term care is rising. Memory care facilities are increasing because of the rise in dementia and Alzheimer's cases. While patients might be physically "healthy," their mental status requires round-the-clock care. Unlike nursing homes, which are sub-acute facilities, memory care facilities are more closely related to acute care facilities, as patients need gentle care and supervision for routine daily activities.

"Why should a person or family have to lose everything because a family member is sick?" Palzewicz asked. "By moving towards universal healthcare coverage, we can simultaneously work to control costs, to make coverage affordable. How much coverage really costs is the important question to ask. And, we need to have the political courage and integrity to eliminate the abuses."