

and Health and Human Services will target resources in high-impact communities for increased law enforcement, drug testing, and treatment, and critical employment, training, and other services to help young ex-offenders work and meet their family responsibilities, including child support. The initiative would fund reentry partnerships between police, correctional agencies, local service providers, and key community organizations like faith-based fatherhood, and victims' groups. Additionally, the initiative would fund reentry courts, based on the drug court model, to provide critical supervision and services for offenders.

Today the administration is taking some important steps to move us forward in this area. The Justice Department is announcing over \$57 million in Residential Substance Abuse Treatment (RSAT) grants to all 50 States to provide substance abuse treatment to offenders in State and local correctional facilities. The Department of Health and Human Services is also releasing child support demonstration grants, including a model approach to improve child support and promote responsible fatherhood among incarcerated fathers in Massachusetts. In addition, the Attorney General and other members of my administration are hosting a roundtable discussion with State and local leaders to spotlight an innovative reentry partnership already underway in the Druid Heights neighborhood in Baltimore, Maryland. Congress could significantly expand and help launch similar efforts across the country by fully funding our reentry initiative. I urge them to do this without delay. If we all do our part, we can build on our progress and strengthen America's communities and families.

### **Remarks on Signing Federal Long-Term Care Insurance Legislation**

*September 19, 2000*

I should say Joan is, first of all, an amazing person. And her husband and her three children are here. Their son and daughter thanked me for getting them out of school today. [*Laughter*] I just want the Members

of Congress to know there are extended social benefits to these sort of—[*laughter*].

I want to thank Senators Cleland, Mikulski, and Sarbanes for being here, and Representatives Scarborough, Allen, Davis, Morella, Holmes Norton, Cardin, Moran, and Cummings for coming. All of these Representatives in Congress—I think that's 11—and many more are truly responsible for this happy day, and they worked in a genuine bipartisan spirit to produce this legislation.

I want to thank Janice Lachance and the others at the Office of Personnel Management who worked so hard on it, and the National Association of Retired Federal Employees, the Retired Officers Association, the Treasury employees union, and others.

I'm very honored to be signing this legislation today, so near the end of my service, because the first bill I signed as President was the family and medical leave law. And since then, some—more than 25 million of our fellow citizens have taken time off from work to care for a child or an ill loved one without losing their job. It's made a difference in America. Everywhere I go, somebody comes up and mentions it to me even today.

We come in the same spirit to sign the Long-Term Care Security Act, and over time, this legislation will help more and more families to meet the challenge of caring for our parents and grandparents and others in our families that need long-term care.

Part of the long-term care problem is what I affectionately call a high-class problem. We're living longer. In 1900 the average American couldn't expect to live beyond 50. Today, the average American's life expectancy is 77. Americans who live to be 65 have the highest life expectancy in the world. They can expect to live to be almost 83. Amazing as it sounds, there are currently more than 65,000 living Americans who are at least 100 years old. That's enough to fill the Houston Astrodome and put two teams on the field. [*Laughter*] And if we do it right, before you know it, some of those 100-year-olds will be fit enough to play. [*Laughter*]

Now, these numbers are only going to keep rising as the baby boomers age. By 2030, one out of every five Americans will be 65 or older, and there will be 9 million

people over 85. I hope to be one of them. [Laughter]

We all know there are many joys to aging, but unfortunately, there are also the challenges to our good health, our independence, and sometimes a lifetime of savings. The cost of nursing home care now tops \$50,000 a year, an extraordinary sum few families can afford. Even home care is expensive, as you have just heard, in terms of direct costs, low income, and enormous challenges to family time and parent time.

The legislation I'm about to sign, the Long-Term Care Security Act, will help families plan ahead. It will enable current and former Federal employees, military personnel, and all their families to choose from a menu of quality, long-term care insurance options and purchase their choice at reduced group rates. That means as many as 13 million people will now be able to plan for the future without fear of financial ruin should such care become necessary.

The legislation also will spur more American companies to offer employees the option of affordable high-quality long-term care insurance. I believe that. I believe this will lead into the creation of a market that will benefit people far beyond the reach of the employees and former employees that are covered.

The insurance industry has called this legislation a model for private sector employers, and we thank them for their support, as well. We are also pleased that this groundbreaking legislation has, as it must have had to pass, enjoyed strong bipartisan backing; further proof that not only do Democrats and Republicans both get old, but when we put progress before partisanship, we can tackle our toughest challenges.

Today's signing represents an important step toward meeting the phenomenal demographic changes that we're facing in a humane and decent and, I believe, highly intelligent way. It helps to make sure that the aging of America will be, on balance, a great blessing and not an overwhelming burden to our children and our grandchildren.

Now, as I said, the Long-Term Care Security Act helps many families plan for the future, enabling them to buy good insurance. We believe it will help a lot of families beyond the reach of the law by creating markets

which private sector employers will also be able to take advantage of for their employees. But we know there are millions of people already chronically ill, who can't buy insurance at any price and who do need help right now. That's why I'm so glad that Joan and her family joined us here today.

In homes all across America, 7 million of our fellow citizens are like the Madaras. Seven million are caring for loved ones, primarily elderly loved ones, sometimes children or other close family members who have disabilities. For some, it is a joy, a chance to share memories over a cup of coffee, a chance to share the rhythm and cycles of life. But for others it also includes constant labor or watching the shroud of Alzheimer's transform a soul mate into a stranger, as happened to an uncle and an aunt of mine. These are burdens that people shoulder every day and, as you heard, unapologetically, proudly, loyal to their families, understanding that loving someone for a lifetime means taking the bad along with the good.

But the rest of us ought to lighten their load. And we ought to recognize that these simple, extraordinary sacrifices, rooted in love and loyalty, are also an exceptional boon to society. For whatever their cost to these families, the cost to society is far less than it would be if they had to give up and put their loved ones in institutionalized care.

So if we were to pass our \$3,000 tax credit to provide chronically ill Americans and their families with desperately needed financial relief, it would be, over the long run, less expensive than paying the full cost of institutional care for those who have to give up because the burden becomes too heavy. This \$27 billion initiative eventually could cover up to 60 percent of the cost the families provide—incur—in providing long-term care. But as I said, it's only a small percentage of the cost that would be involved if the families had to give up providing that care.

It's the kind of tax cut our families most need. It will improve the lives of those who need it the most. It will make us a better country because we will fully live up to our professed faith and support for families.

After 5 years of waiting, I hope we can also finally reauthorize the Older Americans Act. It has helped, for more than 35 years,

millions of seniors to lead more independent lives by funding vital, everyday basics like transportation and Meals on Wheels. And I hope we will reauthorize it and strengthen it by funding our caregivers initiative, as well, to provide families with the information, counseling, and support services they need to sustain their selfless missions.

Finally, I hope that we will succeed in passing a voluntary affordable Medicare drug benefit this fall, which also will be a great help to families. Many of the people providing long-term care are doing it for people with extraordinary medicine requirements. Studies show that seniors who lack this kind of coverage are twice as likely to be admitted to nursing homes as those who have it. So again, this is not only the humane and decent thing to do, it's also common sense. It's good for family ties and good for economics.

We have a golden opportunity, as so many of our fellow citizens move into their golden years, to meet the challenges of the aging of America. We have never had a better opportunity to do it, because of our prosperity and our surplus. So I hope that we will continue to build on the spirit embodied in this bill today.

The Long-Term Care Security Act is worth celebrating. It is worth celebrating for what it does, for the indirect benefits it will have for people who are not covered by it but whose employers will be able to get this kind of group insurance, and for what it says about our values and what we can do in the future. I hope that we'll take every opportunity to build on it.

And now I'd like to ask all the folks on the stage with me to gather round, and I'll sign the bill.

Thank you very much.

NOTE: The President spoke at 11 a.m. in Presidential Hall in the Dwight D. Eisenhower Executive Office Building. In his remarks, he referred to Joan Madarases, mother of three, who cares for two disabled family members. Ms. Madarases introduced the President. H.R. 4040, approved September 19, was assigned Public Law No. 106-265. The Long-Term Care Security Act is Title I of Public Law No. 106-265.

## **Statement on Signing Federal Long-Term Care Insurance Legislation**

*September 19, 2000*

Today I am pleased to sign into law H.R. 4040, the "Long-Term Care Security Act." It includes two titles—the "Long-Term Care Security Act" and the "Federal Erroneous Retirement Coverage Corrections Act." This bill authorizes the creation of a new program of group long-term care insurance for Federal employees and annuitants, active and retired members of the uniformed services, employees and annuitants of the U.S. Postal Service and the Tennessee Valley Authority, and relatives of these individuals. It also provides for a more equitable way to correct certain retirement coverage errors affecting thousands of Federal employees and their families.

Addressing the needs of an aging society has been one of my highest priorities. The retirement of the baby boom generation will have profound effects not only on Medicare and Social Security but on long-term care. Millions more seniors will need care from home and community-based providers, nursing homes, and families. Yet, today's system is a patchwork that often does not serve the needs of people with chronic illnesses. To address this, I announced a multi-pronged long-term care initiative in early 1999. It tackles the complex problem of long-term care through: (1) creating a \$3,000 tax credit to help people with long-term care needs or the families who care for them; (2) providing funding for services that support family caregivers of older persons; (3) improving equity in Medicaid eligibility for people in home- and community-based settings; (4) encouraging partnerships between low-income housing for the elderly and Medicaid; and (5) encouraging the purchase of quality private long-term care insurance by Federal employees. H.R. 4040, which is bipartisan, consensus legislation, implements the portion of the initiative concerning long-term care insurance for Federal employees.

It will improve the availability and quality of private long-term care insurance by allowing, for the first time, families of Federal employees to access a high-quality, affordable long-term care insurance option through the