

My name is Ruby Baker and I am the Executive Director of Community of Vermont Elders COVE is a grassroots and membership based organization and has been advocating for the rights of older Vermonters since 1984.

I want to start off by thanking Representatives Wood and Noyes for their incredible dedication throughout this process. The open mindedness and inclusivity granted to the stakeholders and older Vermonters throughout this process, both through the Older Vermonters Act Working Group (the report of which you saw last week) and through conversation and suggestions offered on this bill during its draft stages have yielded a very strong bill that both sheds light on the complexities of the challenges we are facing as a state and as a society and gives voice to the gratitude and humbleness we feel at being allowed to walk alongside our friends, family, and neighbors as they grow older.

There are several areas of H.611 that I particularly want to highlight:

First: the opening recognition that while self-determination and safety and protection may occasionally be at odds, they are equal partners in granting the essential right to grow old with dignity. This sets the tone for what aging might be like as Vermont steps forward into this new demographic reality. This pair of guiding principles is timeless and sets the stage in a positive light going forward.

Second: the recognition of kinship caregivers as an essential part of Vermont families and of the aging demographic. Federal estimates are that for every child in foster care, there are 20 children in kinship care. That would equal close to 40,000 children in the state of Vermont living with a non-parent relative or fictive kin. There is a broad range of who becomes a kinship caregiver, but the vast majority are grandparents. These caregivers, who are stepping into the breach at a vital moment for a young person, are faced with a host of challenges, ranging from declining health and fixed incomes, to complicated state systems and legal challenges. These challenges may be exacerbated by the reluctance to engage with existing state systems, placing these families in a vulnerable position. We must bring this significant and often invisible population out of the shadows and ensure that they are being recognized and supported. They fill a unique role in our society and consequently have very distinct and unique challenges that we can only address if we know who they are and ask what they need. H.736 is a bill that begins to address these challenges and need for information, and I encourage you to think about it in the context of Older Vermonters as well as children and families.

Third: the highlight of the protections that older Vermonters need and deserve. I feel that this bill could make a stronger stance on the need for coordinated systems of protection for older people. Here we have an opportunity to set expectations for oversight and coordination among Adult Protective Services, Licensing and Protection, law enforcement, victim services, and state attorneys. The network of protective services extends far beyond APS and must be strengthened.

Fourth: placing protections over our home- and community-based care system by establishing an annual inflationary increase helps ensure that our providers have the resources they need to compete in the marketplace for employees, that they can remain up to date on training and safety regulations, and that their facilities are kept to the level necessary to provide the best care. Without recognition of the true cost of doing business, we can never hope to have a robust and coordinated system of services and supports that has the capacity to address the needs of our growing older population. We must invest in our service providers and guarantee stability of funding for them or we will see increasing numbers of

reports of service gaps or care negligence not due to malicious intent but simply due to inadequate funding.

Lastly, I believe in its current state H.611 has failed to address one of the unspoken fears and most challenging struggles of the Vermont system for aging. Currently, without Long Term Care insurance (which very few people choose to purchase) a person may pay extraordinarily high fees for a home in a Long Term Care facility. The person is often required to impoverish themselves before being able to access Choices for Care services. H.318 is a bill that seeks to study the idea of a Long Term Care Trust Fund. Now, before we find ourselves in a crisis, is the time to learn and make provisions for a future that avoids a Long Term Care benefits cliff like the cliffs we are battling in other areas today and makes provisions for a social safety net for persons requiring Long Term Care services.

COVE strongly supports the passage of H.611. We ask that you help Vermont to once again become a leader on the national stage as this country assesses and prepares for the shifting demographics that are already very much a reality here in Vermont. Thank you for inviting me to testify today, and please don't hesitate to call on COVE if you have further questions or concerns relating to older Vermonters.