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April 19, 2023

TO: Hon. Patty Kim Hon. Steven C. Mentzer  
Majority Chair Minority Chair  
House Aging & Older Adult Services Committee

FR: Vince Phillips  
Retired PA Lobbyist

RE: State Master Plan on Aging Hearing

Dear Chairs Kim and Mentzer:

I ask that this memo be considered as written testimony for the April 20, 2023 hearing focusing on the Department of Aging's State Master Plan on Aging and that it be distributed to Members of the Committee.

For the record, I am Vince Phillips. I retired as a professional lobbyist on January 1, 2021 after 31 years of advocacy before the PA General Assembly. Almost all of this career was spent representing insurance agents and brokers ('insurance producers'). This includes 19 years lobbying for the PA Association of Health Underwriters although I emphasize that today's testimony should be considered as personal – based on my experience over time and should not be construed as officially conveying the views of any organization or previous client. Also, per Act 134, I have received no compensation from anyone in presenting these personal views to you.

A personal passion of mine is matters relating to our aging population. For example, I lobbied several sessions for legislation sponsored by former Rep. and now Senator Lynda Schlegel Culver to create the Department of Aging Long-Term Care Council.

As you know, this Council has been able to highlight the workforce needs of professional care givers and to stress the need to enhance independent living. I also lobbied for enactment of legislation authorizing Long-Term Care Partnerships in PA and nationally as a way for seniors to have greater access to private sector long-term care insurance.

A perennial issue for me is the Department of Aging State Plan on Aging. Every four years, I have presented the same suggestion to the agency as to how APPRISE can be made more effective. It is how to better help seniors navigate the confusing corridors of Medicare, Medigap Insurance, Medicare Advantage, Medicare Part D, and long-term care options of Medicaid or private sector long-term care insurance.

I know that APPRISE regards this range of counseling as its strong suit but I have asked the Department of Aging to consider utilizing licensed insurance producers as resources in its State Master Plan on Aging. Insurance producers have the expertise to delve into the more technical side of these programs and, in helping seniors compare options, can explain what the differences in coverage mean. They also can translate jargon, insurance terms, and governmental language. Understand that I am not chiding APPRISE. Rather, I point to how their mission can be augmented with backup from people who explain insurance for a living.

Traditionally, the Department of Aging seems to fear a conflict of interest where an agent will give self-serving advice that entices seniors to buy his or her insurance using the APPRISE umbrella to mask true motivations.

To block this from happening, the agency could require APPRISE counselor training and written agreements for the insurance producer to not misuse this role. Insurance producers must comply with numerous marketing rules enforced by the Federal Government and the last thing they would want would be a complaint reported to CMS by the PA Department of Aging or by an Area Agency on Aging. Another option would be to require that the insurance producer be semi or fully retired to remove the financial incentive.

In other words, safeguards can be crafted to protect seniors when using this resource. I hope that the Department of Aging will utilize insurance producer expertise as part of the 2024 State Master Plan on Aging.

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A separate matter is how to strengthen Department of Aging services in another way. One of my former clients was the PA State Tax Collectors Association. Their members are elected local officials who assist municipalities by collecting local and school revenues. Tax Collectors have told me repeatedly how often they inform seniors and veterans about the various property tax reductions or waivers that are available. Yet, the Tax Collectors say, most seniors are unaware or unfamiliar with these money-saving opportunities. I understand that Federal Income Tax counseling takes place at the Area Agencies on Aging and is productive. Should not the Department of Aging also reach out to the local Tax Collectors to run clinics for seniors to better understand local taxation and possible exemptions or reductions?