Introduction
For over 50 years, AARP has been dedicated to enhancing the quality of life for all as we age. AARP pursues this goal through advocacy led by our state offices located in every state, the District of Columbia, Puerto Rico and the U.S. Virgin Islands. This agenda provides an overview of the range of advocacy issues we are advancing in states across the country to enable individuals age 50+ to live their best lives.

Accessing Affordable Health Coverage
AARP urges state lawmakers to adopt the option to extend Medicaid coverage to individuals and families with incomes up to 138% of the federal poverty level. Beginning in 2014, more than 17 million Americans will be eligible for health care coverage if every state exercises this option. During the Great Recession, millions of workers lost their health care coverage when they lost their jobs. Among them, older workers age 50-64 continue to struggle to find new employment opportunities. For the first time, these individuals will be eligible for health insurance coverage under the new Medicaid option.

AARP is working with lawmakers to establish and improve state health insurance marketplaces or “exchanges” so that individuals and small businesses are able to purchase affordable, high quality insurance while easily comparing plan options.

AARP supports measures to protect consumers and to provide state insurance regulators with the tools needed to implement valuable market reforms that will promote access and affordability for all.

Our efforts include:
• Working with governors and state lawmakers to create a state health insurance marketplace that will allow individuals, families and small businesses to find and select a health insurance plan that fits their needs;
• Ensuring that state health insurance exchanges are governed and operated in a way that meets the needs of consumers, including strong conflict-of-interest provisions and protection against discrimination and fraud; and,
• Pursuing insurance reforms that will strengthen premium rate review and enhance transparency for consumers.
Improving Health Care Quality
AARP is working with state lawmakers to improve health care quality, strengthen consumer protections, and increase public accountability of facilities and providers delivering medical care. Working with governors, state legislatures, health care providers and other consumer groups, AARP is pursuing quality improvement initiatives for health systems that reduce medical errors; assure public reporting of health care quality; eliminate health disparities; and create effective prevention and wellness programs.

AARP is focusing on:
• Advocating for the creation of patient-centered medical homes;
• Fighting fraud and abuse in health programs;
• Improving care transitions from hospital to home; and,
• Protecting the privacy and security of electronic health records.

Enhancing Retirement Security
In the public sector, AARP is fighting to protect retirees from reduction or elimination of promised benefits, preserve access to defined benefit plans and cost of living adjustments, and limit taxation of retirement income.

AARP supports alterations and reforms to state pension funds that are fiscally responsible, ensure the long-term viability of existing defined benefit plans, and protect the financial security of workers and retirees. AARP is especially attentive to workers who have contributed to a pension plan for a significant time, or who are in or close to retirement. These individuals have little opportunity to make different retirement savings choices and should not be disproportionately affected by efforts to improve the financial health of public retirement funds.

In the private sector, nearly half of all workers lack access to a retirement savings plan at work. AARP will engage in state legislative efforts to provide better retirement plan options for private sector workers, particularly those who have no or limited access to retirement plans currently.

AARP will continue its utilities advocacy efforts in 2013, with an emphasis on:
• Defeating or mitigating unfair rate increases for utility consumers;
• Opposing legislation to require advanced payments for multi-billion dollar power plants;
• Ensuring that consumers in retail choice markets have access to standard-offer service priced at the lowest long-term reasonable cost;
• Advocating for “smart meter” consumer protections, including prohibitions on mandatory or opt out time of use rates and prepayment service;
• Advocating for the establishment of and funding for independent state utility consumer advocate offices to represent residential consumers;
• Supporting the Lifeline telephone assistance program for low-income customers;
• Opposing legislation that would unfairly deregulate or restructure basic telephone service; and,
• Ensuring that providers of electricity, gas, landline, wireless, and broadband offer services customers can depend on.

Fighting for the Utility Consumer

As income declines, expenditures on utilities become a larger portion of the household budget for those aged 50 and older. In 2012, AARP advocated in rate cases before state regulatory agencies that saved 26.4 million people aged 50 and older more than $1.9 billion.

And to help them protect themselves, AARP supports laws that equip consumers with the tools needed to make informed choices when purchasing financial goods and services.

AARP is focusing on:
• Enacting, fully implementing and funding adult protective services laws;
• Improving guardianship and power of attorney standards by adopting the Uniform Adult Guardianship and Protective Proceedings Jurisdiction Act and the Uniform Power of Attorney Act;
• Supporting mandatory mortgage foreclosure conferences to mitigate foreclosure;
• Protecting against identity theft, investment fraud, wire fraud, and other types of fraud or scams directed at seniors; and,
• Prohibiting mortgage-related professionals from engaging in unfair, deceptive or unconscionable practices in mortgage transactions.

Fighting for Budget and Tax Fairness
AARP is committed to ensuring that reforms made to state tax structures are progressive and safeguard the financial security of the 50+ population. As states address both the revenue and spending sides of the budget, a balanced approach is essential. In addition to raising sufficient revenue, state and local tax systems should follow the general guiding principles of equity, neutrality, administrative efficiency, and consistency with broader social goals.

Deficit reduction efforts should avoid cuts in programs that serve low- and moderate-income populations. Furthermore, states should not formally tie essential spending programs to unstable revenue sources. AARP opposes arbitrary and inflexible tax and expenditure limits. For example, Taxpayer Bill of Rights (TABOR) initiatives virtually eliminate fiscal flexibility, which is of paramount importance not only in times of crisis, but in day-to-day budgeting.

Helping People Stay in Their Own Homes and Communities

Research shows that the vast majority of individuals want to stay in their homes for as long as possible. That’s why AARP believes that no one should be forced out of their home in order to receive long term services and supports. AARP is calling on state lawmakers to improve the balance of funding for home- and community-
based services (HCBS) by redirecting spending as appropriate away from costly institutional care and towards supports and services in the community.

AARP objectives include:
• Ensuring ongoing and effective oversight of the quality of long-term services and supports delivered through for-profit and nonprofit managed care entities;

• Including appropriate quality standards and measures in demonstrations to assess the impact of the changing policy and networks of care on the consumer; and,

• Investing any savings achieved through these efforts to expand the availability of HCBS.

AARP is focusing on:
• Encouraging states to take advantage of new and existing opportunities and federal financial incentives to improve access to HCBS;

• Broadening the options available for HCBS to include consumer-directed care, home health, and personal care services;

• Promoting efforts to help consumers better understand and access their options;

• Providing support for caregivers, such as employment protections, training, caregiver assessments, and respite care; and,

• Expanding and improving the quality of the direct care workforce and increasing the number of health maintenance tasks that can be delegated to home care workers.

In 2013, all AARP state offices will engage in one or more of the issues contained in this advocacy agenda. We look forward to joining forces with governors, state lawmakers, and all others who share the vision of helping those age 50+ live their best lives attain this goal.

In 2012, more than half the states sought federal approval of waivers to manage the long-term care needs of their most vulnerable older population and people with disabilities. AARP continues to be an outspoken advocate for consumers as these new models of care are developed and implemented, particularly for those individuals with complex care needs and those dually eligible for Medicare and Medicaid. AARP is focused on ensuring that consumer priorities are met, including robust consumer involvement in an open process, independent assessment of individual care needs, choice, continuity of care, and payment structures that foster well-coordinated, efficient, and high quality care.

In order to ensure that individuals can attain the goal of remaining in their homes and communities as they age, AARP is advocating for the adoption of housing design standards that make housing more accessible, easier to use, and more livable for people of all ages and physical abilities. In addition, AARP believes that transportation options must be safe, affordable, accessible, dependable, and user-friendly. AARP advocacy efforts include adoption of “Complete Streets” legislation at the state and local levels, as well as the promotion of effective transportation planning, coordination, and funding to address the needs of older residents, especially those living in rural communities.