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## Candidates respond to AARP issues

Tuesday, Aug 29, 2006

**By Rob Moritz**  
**Arkansas News Bureau**

LITTLE ROCK - Gubernatorial candidates Mike Beebe, a Democrat, and Asa Hutchinson, a Republican, both said Monday they support the top items on the legislative agenda of AARP Arkansas.

Both said they would support legislation limiting payday lenders from charging interest rates beyond the constitutional limit, would oppose any nursing home industry proposals to change the 2003 tort reform law and would support the idea of allowing Medicaid benefits to follow the recipient.

Beebe, the state attorney general and a former state senator, faces Hutchinson, a former congressman and undersecretary of the U.S. Department of Homeland Security, face each other in the Nov. 7 general election.

The two candidates were asked Monday to respond to the top three issues of concern to AARP Arkansas, according to a poll released last week by the organization.

AARP Arkansas, which has about 351,000 members in the state, announced plans to push an agenda for improved long-term care funding, better security for nursing home residents and payday lending reform in a statewide campaign this fall.

Three top issues were identified by a poll done in Arkansas by the national organization. AARP members are being urged to ask the candidates about the three issues, which include:

-Keeping payday lending interest rates low.

-Protecting those who live in nursing homes. AARP members oppose any additional protections from accountability beyond what they now receive under the Civil Justice Reform Act.

-Reforming the long-term care system so Medicaid benefits can follow the person.

Beebe said Monday that he opposed the original 1999 Check Cashers Act and he voted to repeal the act in 2001. He said "payday lenders operating in Arkansas under Arkansas law should have to abide by the Arkansas Constitution."

The Check Cashers Act allows some out-of-state banks affiliated with check cashers not licensed in Arkansas to hand out small loans above the state-mandated interest rate limit of 17 percent annually. Some payday lenders charge rates as high as 520 percent.

AARP Arkansas President Billie Ann Myers said last week the organization wants the Legislature to change to law to restrict payday lenders to charging no more than 17 percent.

Hutchinson campaign spokesman David Kinkade said Monday that Hutchinson has already called for a repeal of the Check Cashers Act and "has advocated placing a penalty fine provision into the state's usury law."

"Arkansas seniors, many of whom live month-to-month on their Social Security checks, must be protected from predatory lenders," Kinkade said.

Both candidates also said they would oppose any changes to the Civil Justice Reform Act of 2003 which might benefit nursing homes. The law capped financial awards in civil suits at \$1 million for punitive damages and made changes to rules that allowed one defendant to be held liable for the whole damage award if the other defendants cannot afford to pay.

On allowing Medicaid benefits to follow the person, both Beebe and Hutchinson said they support that idea.

"I believe in utilizing home and community-based care for seniors as an option to nursing homes," Beebe said, adding that the proposal is a part of his health care agenda.

Kinkade said Hutchinson "supports giving Arkansans options about where they receive long-term care services, not only because it would mean cost savings for the Medicaid program, but also because it would be an important quality of life issue for seniors."

"While there are broad federal requirements for Medicaid, states have a wide degree of flexibility in designing their programs," Hutchinson said.