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AARP fills Capitol to support care options, payday lending limits

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By Jason Wiest Arkansas News Bureau

LITTLE ROCK - Hundreds of AARP Arkansas members dressed in red filled the Capitol rotunda Wednesday to rally support for legislation to create a program to counsel and inform long-term care seekers of their options.

The group also lobbied for a proposal to penalize payday lenders who charge interest rates above the state limit.

 "If you dedicate yourselves to getting these two pieces of legislation passed this session, I will tell you this: It will happen," new Lt. Gov. Bill Halter told members of the group before heading to the Senate to gavel the chamber into session for the first time.

 About 355,000 AARP members live in Arkansas.

The group distributed draft legislation by Rep. Sandra Prater, D-Jacksonville, that would create the Arkansas Options Counseling for Long Term Care Program.

It would require that those looking for long-term care services and providers in Arkansas be provided unbiased information on their options and on factors to consider when planning long-term care.

More than 85 percent of AARP members in the state want such information, and 75 percent support a law requiring options counseling, according to AARP research the group said it would provide to each legislator.

 "I hate to see people not be able to take care of themselves and have to go to a nursing home because they're in debt," said Gladys Griggs, who came from Jacksonville with more than two dozen members of her local AARP chapter.

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While more than 90 percent of the group's members said they support using Medicaid longterm care funds to help people stay in their own homes and communities, 55 percent of Arkansas' Medicaid long-term care budget was spent on nursing home care, according to the 2005 Medstat Report on Medicaid

Long Term Care Expenditures.

 >AARP-Arkansas contends an institutional bias in the system forces many Arkansans into nursing homes.

 "More Arkansans will be able to choose to live with their families or near them and remain in their communities as they age," if the bill passes, AARP-Arkansas President Billie Ann Myers said.

 She said the organization also will oppose any legislation to shield nursing homes from liability for abuse and neglect, if any surfaces.

 As part of the Arkansans Against Abusive Payday Lending coalition, AARP-Arkansas pledged support for a bill that would fine payday lenders found guilty of charging consumers more than the 17 percent consumer interest limit set by the state constitution.

"It takes that constitutional provision of 17 percent and it puts an enforcement mechanism in it, it puts some teeth in the law and allows a fine of up to \$300 per transaction," said Sen. Shawn Womack, R-Mountain Home, one of the sponsors of House Bill 1036.

The bill is intended to maintain access to short-term credit for people with low income, but also protect them from abuse, Womack said.

"I don't know what I know about payday loans," Griggs said.

 She said she never got one and does not know anyone who has.

 She and fellow member Eunice Stiles attended the rally primarily to support the care options bill and "just to show we've got some muscle," Stiles said.

 "So everybody better listen to us," Griggs said. "We'll make a racket."

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