

you would have an incentive to have long-term care insurance. We think that's probably a better solution. The problem we got into was it was more complicated than we thought. Four states are working on this. And we ended up not actually benefitting the state because we would give them back, in terms of retained assets, any amount that they ended up using to cover the nursing home costs. So we needed to look at it further. But I think that will address your concerns, and that's our...our plan is to work on that over the interim and come back next year with something.

SPEAKER BAACK: Thank you, Senator Wesely. Senator Schellpeper.

SENATOR SCHELLPEPER: Thank you, Mr. Speaker and members. I'd like to ask Senator Wesely some questions. Senator,...

SPEAKER BAACK: Senator Wesely, would you respond, please.

SENATOR SCHELLPEPER: How many states currently are asking for the additional, up to five years? Do you have any idea?

SENATOR WESELY: I know Iowa is working on it, and I'm not familiar how many of the states are looking at this. I think it's starting to be more prevalent and in fact...

SENATOR SCHELLPEPER: Is there any state that currently has five years?

SENATOR WESELY: Iowa is the one that is about to have that happen, as I understand. It's just a matter of working out the details of that plan.

SENATOR SCHELLPEPER: Is there a good chance that the federal government will do that, you think?

SENATOR WESELY: Oh yeah, oh yeah. And my guess is they're looking nationally at going to five years.

SENATOR SCHELLPEPER: I wouldn't want to be the only state that has five years. If we're the only state it, to me, wouldn't look that good in the...if there's...if everybody had five years, I think it would look better rather than just one or two states.

SENATOR WESELY: Yeah, I...I know of Iowa, I'm not familiar with