



TALKING POINTS

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I-2124: We Can't Afford It

I-2124 Will Hurt Women & Increase Costs for Families

Vote No on I-2124

I-2124 will hurt millions of women and families by [eliminating](#) Washington's only affordable, guaranteed long-term care benefit program.

It takes support away from family caregivers who are helping loved ones with a disability, or who are sick or aging, increases out of pocket expenses, and throws us back into the expensive private insurance market.

I-2124's backers say their initiative gives people choices, but the truth is it takes our choices away.

I-2124 hurts working women the most

I-2124 will cause more people, mostly women, to leave their jobs to provide unpaid care for loved ones with disabilities, or who are sick or aging, by [shutting down](#) Washington's long-term care benefit program for 3.9 million working Washingtonians.

I-2124 would hurt people like Christina Keys of Vancouver, who was in the prime of her life when her healthy 63-year-old mother suffered an unexpected stroke. Christina was shocked to learn her mother's expensive private health insurance would not cover expenses like home care, so Christina had no choice but to leave her career to take care of her mom. Washington State has taken steps to help families like Christina's, but if I-2124 passes, it will push Christina and millions of families like hers into more debt.

- **I-2124 will put more pressure on working women.** Women are [73%](#) more likely to permanently leave jobs and five times more likely to work part-time due to caregiving demands.
- **I-2124 will make things even worse.** More than [800,000 Washingtonians](#), mostly women, are currently unpaid family caregivers. By ending our long-term care benefit program, I-2124 worsens the care crisis that's causing huge financial stress for families, and hurting our economy.

I-2124 increases our costs and family debt, and throws us back into the expensive private insurance market

I-2124 increases costs and debt for working people, such as nurses, teachers, and firefighters, by [ending](#) Washington's long-term care benefit program.

- **I-2124 will send more people into [debt](#)** when faced with expensive long-term care bills and private insurance premiums they can't afford. Most Washingtonians cannot afford private long term care insurance or to pay out of pocket for care, especially because the vast majority of people have less than [\\$5,000](#) in savings. Only the super-rich can afford to pay out of pocket for long-term care.
- **I-2124 will throw us back into the expensive insurance market**, which routinely [jacks up](#) premiums by 50%, 100%, even 300% without warning, and [delays and denies](#) claims. I-2124 leaves out people with cancer, diabetes, high blood pressure and other pre-existing conditions - about [57% of us over 50](#) - because private insurance routinely denies them coverage, even if they can afford the expensive premiums. And it hurts women who are [discriminated](#) against by private insurance companies, which charge women up to 70% more than men.

I-2124 would hurt people like Kim Allen of Shoreline. Kim considers herself very healthy - she kayaks, bicycles, and backpacks nearly every weekend. But she was rejected by private insurance companies for long-term care coverage because of a "pre-existing condition" that was corrected in her childhood. Her only coverage option is Washington's long term care insurance benefit. But if I-2124 passes, millions of people like Kim will be faced with more costs and debt as they struggle to pay expensive bills for home care, equipment, and other care needs when they have disabilities, or are sick, or aging.

Instead of improving Washington's long term care benefits, I-2124 would take them away from 3.9 million people

- In the last two years, lawmakers have strengthened our state's long term care program by covering near retirees and part time workers, and making our benefits portable so we can tap them even if we move out of state someday. Instead of continuing to strengthen this lifeline, I-2124 would destroy it.