

Past Efforts to Expand Access to Long-Term Services & Supports

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U.S. Aging Policy Milestones

Daily Living Security

- Public:** ACA Opportunities (2010)
Medicaid (1965)
Older Americans Act (1965)
- Private:** LTC Insurance (1970s)
Family / Friends / Neighbors

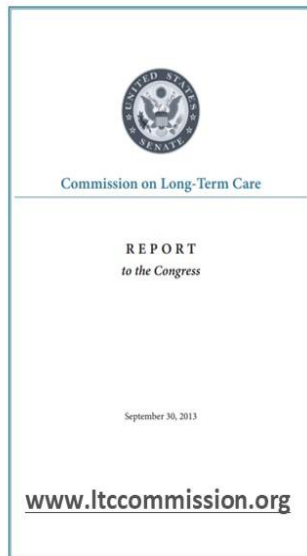
Income Security

- Public:** Social Security (1935)
SSDI/SSI (1956/1972)
- Private:** Defined Benefit
401K – 403B
Private Disability Ins.
Earned Income

Health Security

- Public:** ACA (2010)
Medicare/ Medicaid (1965)
VA (1930)
- Private:** Medigap (1965)
Retiree Health Insurance
- Pub/Priv:** Medicare Managed Care
(1982; 1997; 2003)

2013 Commission on Long-Term Care



Commission's charge: To create a plan to...

- Establish, implement, and finance a comprehensive, coordinated, and high-quality LTSS system
- Ensure availability of LTSS to:
 - Older adults
 - People with substantial cognitive or functional limitations
 - Others needing ADL assistance
 - Those who plan for future needs

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Call to Action

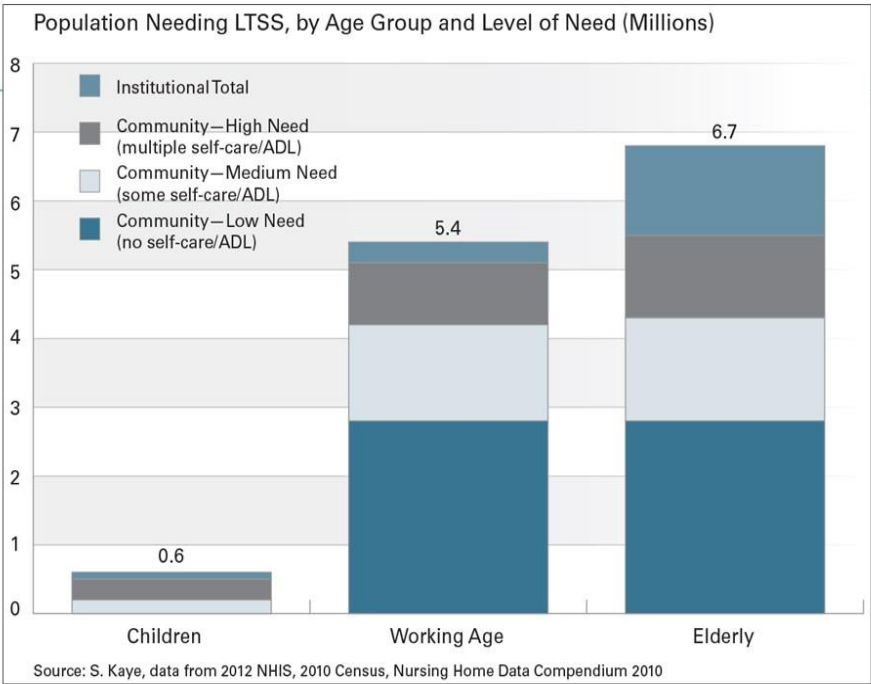
- 12+ million need LTSS
 - Diverse population: almost half under age 65
 - Most living in their homes and in the community
 - Most are assisted by family caregivers
 - Many get their needs met
- Key problems more severe with population aging:
 - Paid LTSS is expensive & long periods can be catastrophic
 - Most retirees not adequately prepared for costs
 - Family caregivers provide most care
 - Financially and emotionally stressful
 - Availability will decline in the future

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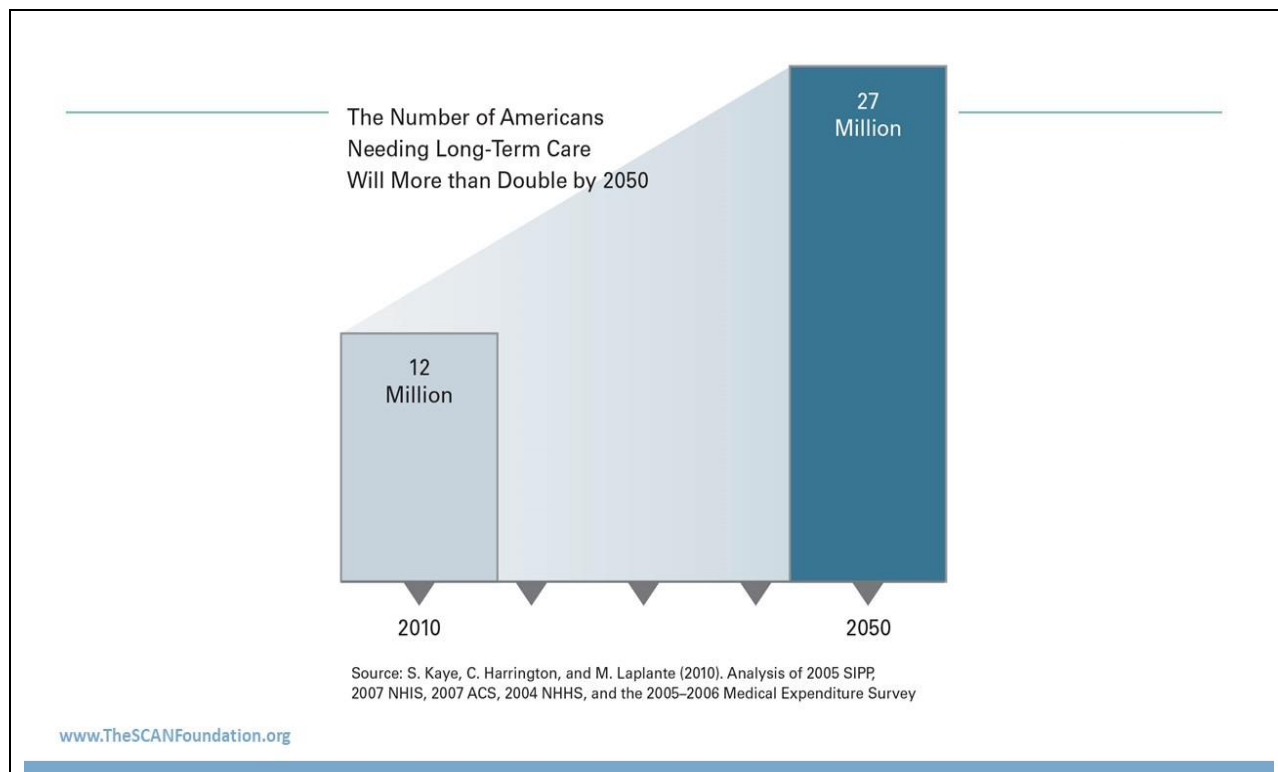
Call to Action

- Direct care workforce capacity, quality, & training
- Paid LTSS: highly fragmented & difficult to access
 - lack focus/coordination to get best outcomes
 - can be expensive and inefficient
- Future growth in LTSS need with population aging
 - Major strain on federal/state budgets

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Call to Action

- Projected increase in LTSS need will confront significant resource constraints due to current & projected fiscal challenges
 - New care integration, technology, & innovative workforce strategies needed to reduce costs & improve outcomes
 - Creative financing solutions needed to insure risk & encourage savings
 - More accessible & sustainable Medicaid safety net needed

Vision for Future LTSS System

Service Delivery

- Person- & family-centered
- Balance of options: HCBS/Institutional
- Integrated medical & LTSS
- Effective: outcomes focused
- Efficient: financially sustainable

Financing

- Full array of LTSS financing options
- Balance of public/private financing
- Protects against catastrophic costs
- Enables individual preparation
- Safety net for those in most need

Workforce

- Attracts & retains trained workers
- Adequately-sized
- High quality, person-centered care across LTSS settings

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Recommendations: Service Delivery

- **Rebalancing**: incentivize states to balance HCBS & institutional care
- **Care Integration**
 - Align incentives to integrate person-centered care
 - Establish a single point of contact for LTSS.
 - Use technology to mobilize and integrate resources
 - Create livable communities
- **Uniform Assessment**: implement a standardized assessment tool to produce a single care plan

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Recommendations: Service Delivery

- **Consumer Access:** expand “No Wrong Door” to provide enhanced options counseling
- **Quality:** accelerate development of LTSS quality measures for HCBS and make them available to consumers
- **Payment Reform:** promote payment based on the service rather than the setting

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Recommendations: Workforce

- **Family Caregiving**
 - National strategy to maintain & strengthen family caregiving
 - Include family caregivers in needs assessment & care planning
 - Encourage expansion of caregiver interventions
- **Paid Workforce**
 - Encourage revision of scope of practice to permit delegation with supervision to direct care workers
 - Enable criminal background checks for LTSS workforce

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Recommendations: Workforce

- Direct Care Workforce
 - Create meaningful ladders & lattices for career advancement
 - Integrate direct workers in care teams
 - Collect detailed data on LTSS workforce
 - Encourage standards & certification for home care workers

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Financing: Vision and Alternative Approaches

Common Vision: A balance of public and private financing to insure the most catastrophic expenses, encourage savings and insurance for more immediate LTSS costs, and provide a strong safety net for those without resources.

LTC Commission did not agree on a single approach, but offered two approaches that might achieve the common vision

- Private options to strengthen financing
- Social insurance

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Recommendations: Financing

- **Medicaid Improvement**
 - Demo to provide LTSS to those w/ disabilities to stay employed
 - Assist states to achieve greater uniformity in Medicaid buy-in programs
- **Medicare Improvement**
 - Eliminate 3-day prior hospitalization requirement for skilled nursing facility stay
 - Reconsider “homebound” requirement for home health care
- **Savings**
 - Allow individuals with disabilities & their families to set up section 529 savings funds

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Long-Term Services and Supports State Scorecard
2020 Edition
September 24, 2020

ADVANCING ACTION
A State Scorecard on Long-Term Services and Supports for Older Adults, People with Physical Disabilities, and Family Caregivers

AARP Public Policy Institute longtermscorecard.org

AARP Foundation | The Commonwealth Fund | THE SCAN FOUNDATION.

2020 Long-Term Services and Supports State Scorecard Webcast
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Source: www.longtermscorecard.org

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HIGH-PERFORMING LTSS SYSTEM

Five dimensions of LTSS performance, constructed from 26 individual indicators.

AFFORDABILITY AND ACCESS

1. Nursing Home Cost
2. Home Care Cost
3. Long-Term Care Insurance
4. Low-Income PWD with Medicaid
5. PWD with Medicaid LTSS
6. ADRC/NWD Functions



CHOICE OF SETTING AND PROVIDER

1. Medicaid LTSS Balance: Spending
2. Medicaid LTSS Balance: Users
3. Self-Direction
4. Home Health Aide Supply
5. Assisted Living Supply
6. Adult Day Services Supply
7. Subsidized Housing Opportunities



QUALITY OF LIFE AND QUALITY OF CARE

1. PWD Rate of Employment
2. Nursing Home Residents with Pressure Sores
3. Nursing Home Antipsychotic Use
4. HCBS Quality Benchmarking



SUPPORT FOR FAMILY CAREGIVERS*

1. Supporting Working Family Caregivers
2. Person- and Family-Centered Care
3. Nurse Delegation and Scope of Practice
4. Transportation Policies



EFFECTIVE TRANSITIONS

1. Nursing Home Residents with Low Care Needs
2. Home Health Hospital Admissions
3. Nursing Home Hospital Admissions
4. Burdensome Transitions
5. Successful Discharge to Community



ADRC/NWD - Aging and Disability Resource Center/No Wrong Door
 HCBS - Home- and Community-Based Services
 LTSS - Long-Term Services and Supports
 PWD - People with Disabilities

*Support for Family Caregivers Dimension evaluated across 12 individual policies, which are grouped into four broad categories.

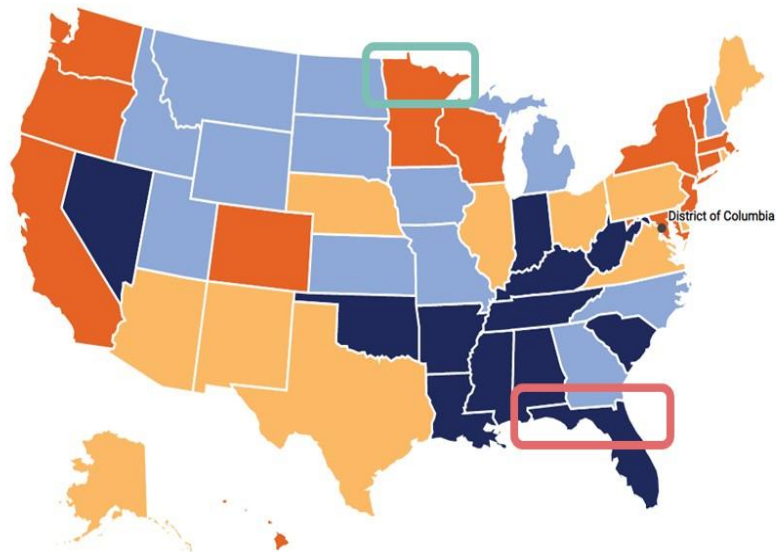
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Source: Long-Term Services and Supports State Scorecard, 2020.

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State Rankings Overall, 2020

● Top Quartile ● Second Quartile ● Third Quartile ● Bottom Quartile



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Key 2020 Scorecard Findings

- States made progress since 2017, but status quo dominates
- Even highest-performing states have room for improvement
- Top- & bottom-ranked states have remained consistent
- States showed significant decline in long-term care insurance policies
- Affordable/accessible housing remain significant unmet need

Source: www.longtermscorecard.org

Our Vision:

A society where older adults can access health and supportive services of their choosing to meet their needs.

Our Mission

To advance a coordinated and easily navigated system of high-quality services for older adults that preserve dignity and independence.



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