



**U.S. Department of Health and Human Services**  
**Office of the Assistant Secretary for Planning and Evaluation**  
**Office of Behavioral Health, Disability, and Aging Policy**

# **PROJECTIONS OF RISK OF NEEDING LONG-TERM SERVICES AND SUPPORTS AT AGES 65 AND OLDER**

**January 2021**

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This report was prepared under contract #HHSP233201600024I between HHS's ASPE/BHDAP and the Urban Institute. For additional information about this subject, you can visit the BHDAP home page at <https://aspe.hhs.gov/bhdap> or contact the ASPE Project Officers, at HHS/ASPE/BHDAP, Room 424E, H.H. Humphrey Building, 200 Independence Avenue, S.W., Washington, D.C., 20201; Judith.Dey@hhs.gov, Lauren.Anderson@hhs.gov, Helen.Lamont@hhs.gov.

# **PROJECTIONS OF RISK OF NEEDING LONG-TERM SERVICES AND SUPPORTS AT AGES 65 AND OLDER**

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# ACRONYMS

The following acronyms are mentioned in this report and/or appendix.

AALTCI	American Association for Long-Term Care Insurance
ADL	Activity of Daily Living
CBO	Congressional Budget Office
COVID-19	Novel Coronavirus
DYNASIM	Dynamic Simulation of Income Model
GAO	Government Accountability Office
GDP	Gross Domestic Product
HCBS	Home and Community-Based Services
HIPAA	Health Insurance Portability and Accountability Act
HMO	Health Maintenance Organization
HRS	Health and Retirement Study
IADL	Instrumental Activity of Daily Living
LTCI	Long-Term Care Insurance
LTSS	Long-Term Services and Supports
MACPAC	Medicaid and CHIP Payment and Access Commission
MCBS	Medicare Current Beneficiary Survey
NHATS	National Health and Aging Trends Study
NHEA	National Health Expenditure Accounts
NLTCS	National Long-Term Care Survey
OASDI	Old-Age Survivors and Disability Insurance
OOP	Out-Of-Pocket
PDV	Present Discounted Value
QI	Qualified Individual
QMB	Qualified Medicaid Beneficiary
SCI	Severe Cognitive Impairment
SIPP	Survey of Income and Program Participation

SLMB  
SSI

Specified Low-Income Beneficiary  
Supplemental Security Income

TICS

Telephone Interview of Cognitive Status