



Learning from New State Initiatives in Financing Long-Term Services and Supports

Marc A. Cohen, Ph.D.

National Alzheimer's Project Act

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Full Report: <https://www.ltsscenter.org/wp-content/uploads/2020/07/State-LTSS-Financing-Full-Report-July-2020.pdf>

Exec. Summary: <https://www.ltsscenter.org/wp-content/uploads/2020/07/State-LTSS-Financing-Executive-Summary-July-2020.pdf>

Presentation Outline

- About the study
 - Objectives
 - Methods
 - Study states

- Findings
 - Brief description of state efforts
 - Rationales for reform efforts and obstacles
 - Selected High Level Lessons learned



About the study

- Qualitative case-study of 6 states in process of initiating LTSS financing reforms
 - All in varying stages of a LTSS financing reform
- Objectives
 - Describe current status of financing reforms across states
 - History and evolution of their efforts
 - Common themes and lessons learned about how reforms move forward
 - Identify challenges or obstacles
- Methods
 - Hour-long structured interviews with 42 stakeholders
 - 4-8 in each state
 - Advocates, legislature, providers, labor, state officials, consumer organizations



50

Summary of State-based Activity in Study States

Social Insurance program enacted (State LTC Trust Act of 2019)



States in process of coalition building and reform effort



Studying social insurance proposal, actuarial modeling and state Master Plan on Aging

Long history of LTSS reform attempts. Kapuna Caregiver Program and Kapuna Care Program



Feasibility study social insurance and workforce issues

Support development of new private LTSS product options – life insurance and LTC added to Medicare supplemental coverage



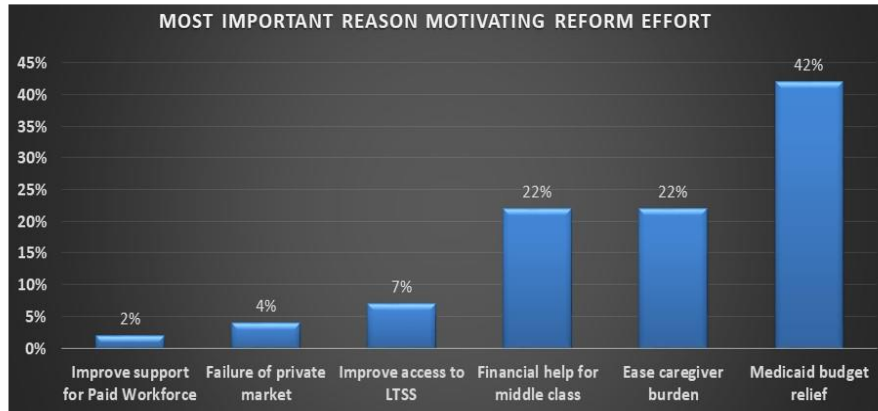
Ballot initiative for comprehensive home-care social insurance program rejected 63% vs 37%.



51

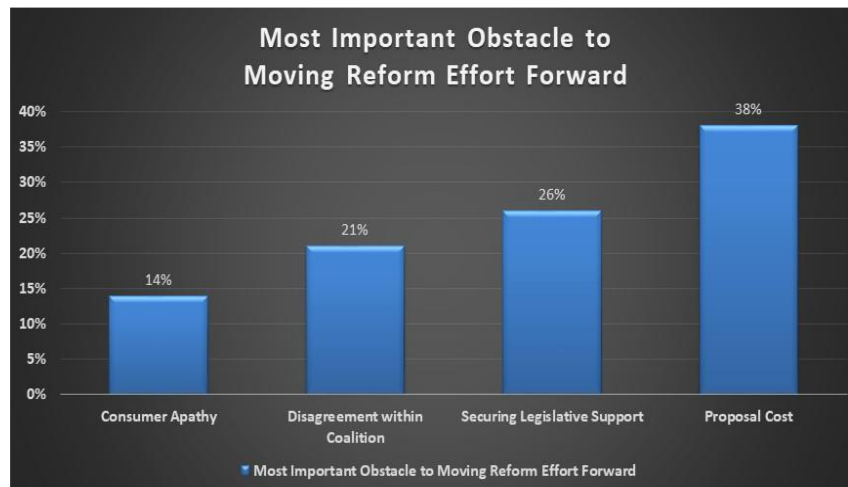
Why are states embarking on reform efforts?

- Try to control state Medicaid expenditures; move financing away from Medicaid.
- Inject new resources into the system to help caregivers and help assure people do not bankrupt themselves – middle class relief
- Move from a welfare/Medicaid basis to a social insurance basis;



52

What are some of the most common obstacles to making changes to the system?



53

Selected High Level Lessons

- Develop stakeholder coalitions that are broad with formalized processes and structures.
- Identify legislative champions.
- This is a marathon and not a sprint.
- Conduct actuarial studies and invest in data acquisition, knowledge generation, and intellectual infrastructure development.
- Have a policy framework within which efforts can occur
 - Try to establish linkages between stakeholders, legislators and when possible, executive agency personnel (e.g. Master Plan on Aging)
- Support for public education campaigns are a very helpful way to help move the issues into greater public consciousness.



54

What's Next?

- Then came COVID-19.....
- Unclear which competing force will prevail:
 - Initiatives put on hold due to fiscal situation of states
 - Increased demand for policy change because implications of underfunded system clear to see



55