

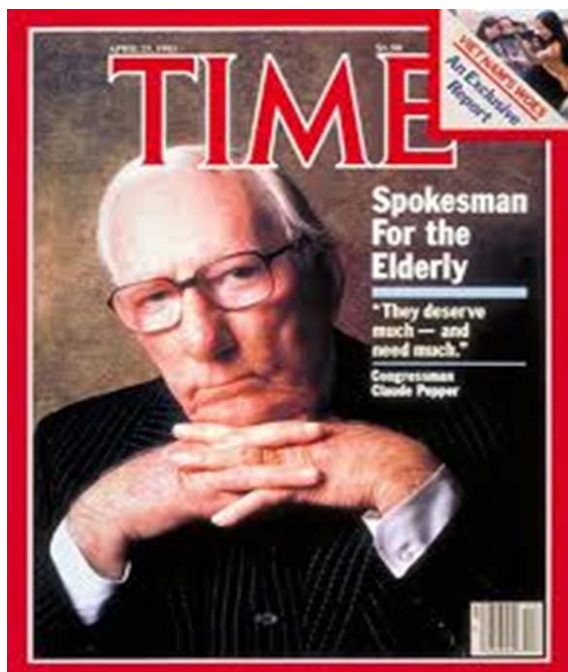
# Raising Expectations: Delivering Long-Term Services and Supports

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# The Pepper Commission: A Call for Action



**“Families exhaust themselves and their resources to provide care at home; long stays in a nursing home consume the savings of a lifetime. As the population ages and technology extends life for young and old Americans alike, these burdens will only increase.”**

**Public support, primarily through welfare-based Medicaid program, comes only after people have exhausted their resources. Consequently, most Americans face the risk of impoverishment should they need long-term care.”**

**“Growth in the numbers of people likely to need long-term care makes improvements in the nation’s financing of this care imperative for the well-being of all Americans.”** -September 1990

# Federal Commission on Long-Term Care



Commission on Long-Term Care

REPORT  
to the Congress

September 30, 2013

## CALL TO ACTION

***Individuals and families rarely have sufficient resources (either savings or private insurance) to pay for an extended period of LTSS...***

***A dramatic projected increase in the need for LTSS in coming decades will confront significant constraints in the resources available to provide LTSS...***

***Now is the time to put these new approaches and efforts in place if the coming generations of Americans will have access to the array of LTSS needed to remain independent themselves ...***

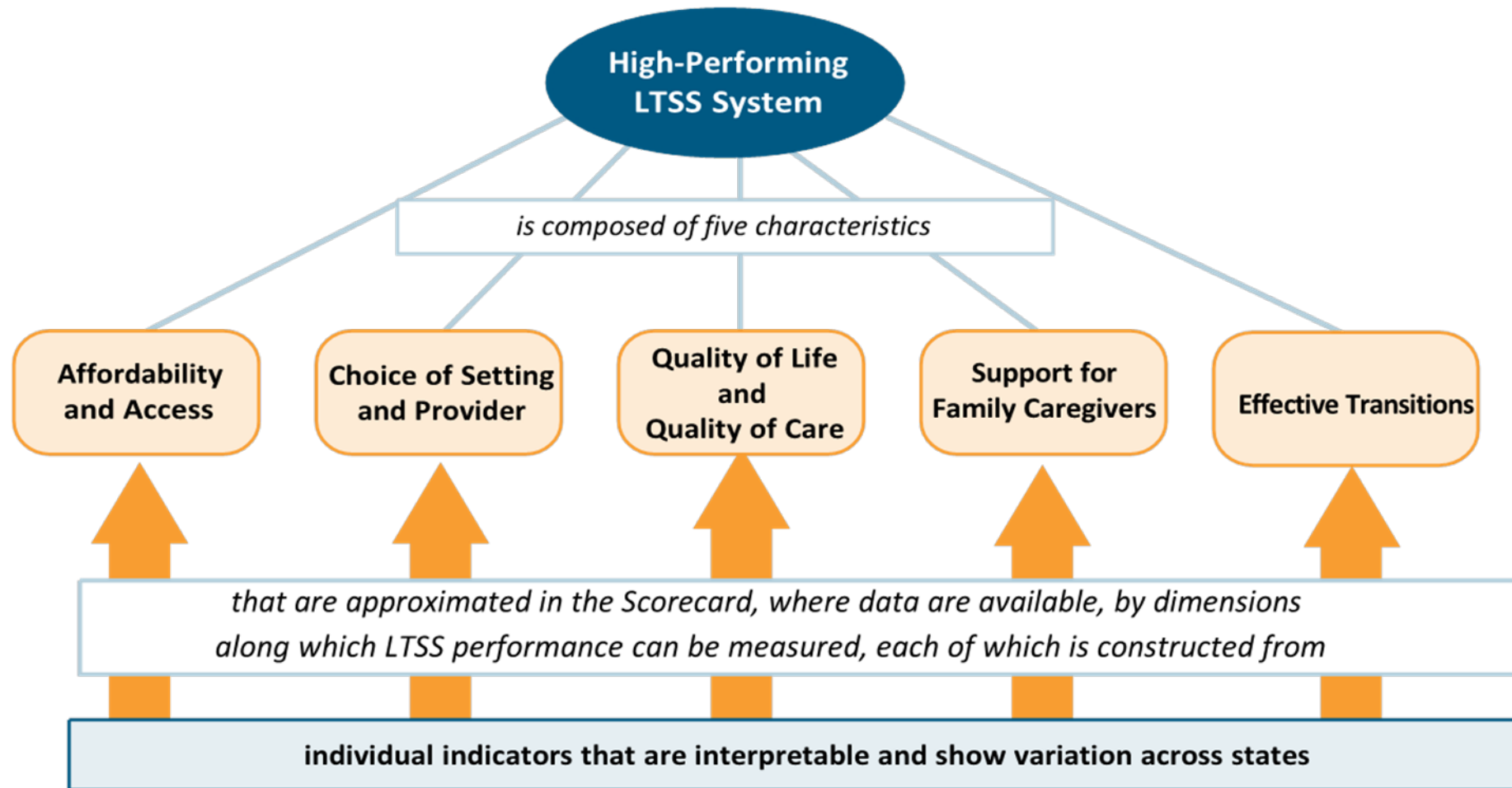
***The need is great. The time to act is now.***

September 2013

# Goals For Reforming LTSS

- Strategies for financing LTSS must include both private and public sector solutions.
- Design and delivery of all LTSS should be person and family centered—tailored to individual needs and preferences.
- Enable people to remain in their homes and communities for as long as possible through an array of HCBS options.
- Address the institutional bias in Medicaid.
- Give meaningful support to families and friends who provide help.
- Support greater innovation and encourage experimentation with new ways of organizing care.

## Framework for Assessing LTSS System Performance



# In a High Performing System...

## ■ **Affordability and Access**

- ...consumers are able to easily find and afford the services they need and there is a safety net for those who cannot afford services

## ■ **Choice of Setting and Provider**

- ...a person- and family-centered approach to LTSS places high value on allowing consumers to exercise choice and control over where they receive services and who provides them

## ■ **Quality of Life and Quality of Care**

- ...services maximize positive outcomes and consumers are treated with respect and personal preferences are honored when possible

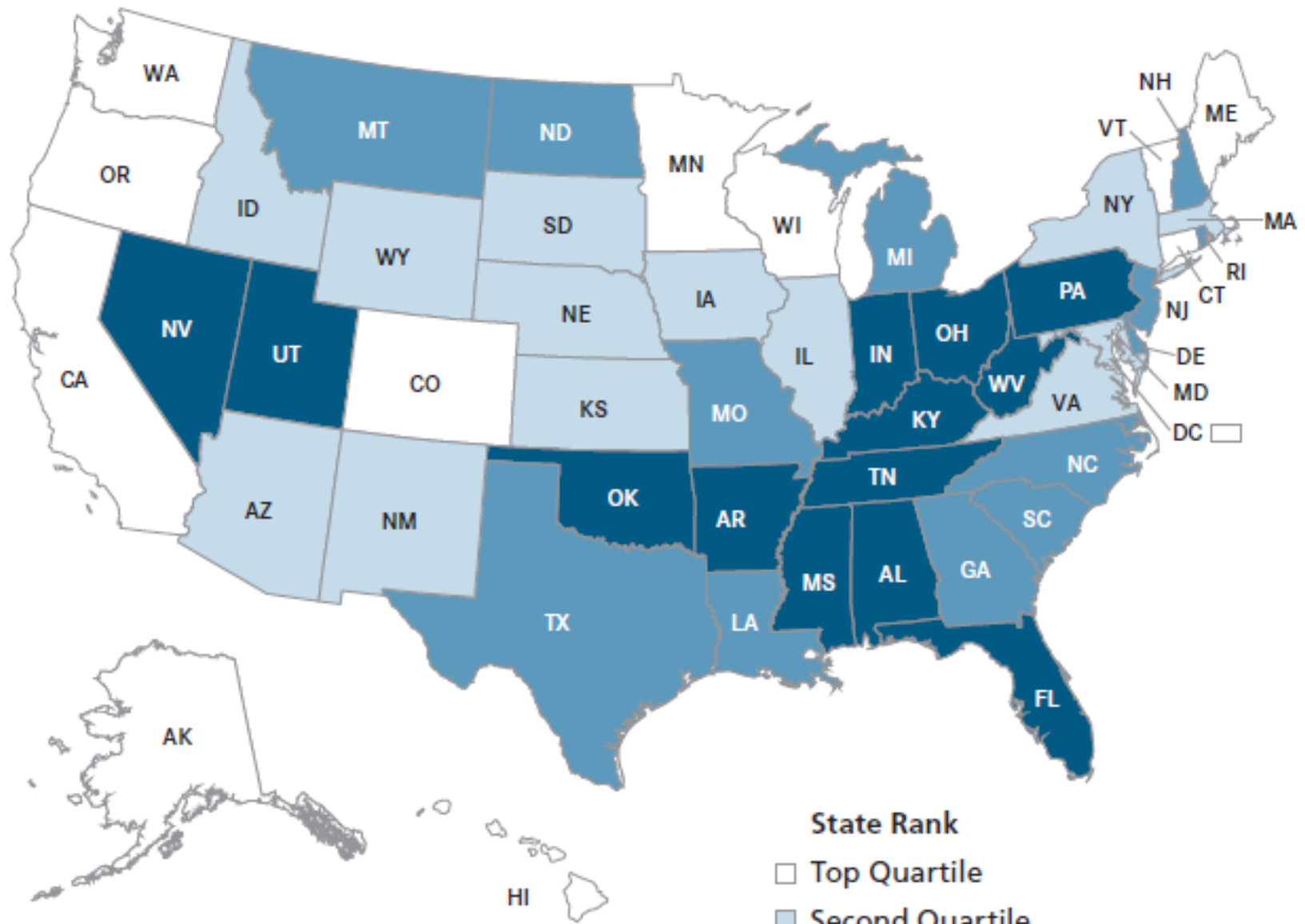
## ■ **Support for Family Caregivers**

- .....the needs of family caregivers are assessed and addressed so that they can continue in their caregiving role without being overburdened

## ■ **Effective Transitions**

- ...disruptive transitions between care settings are minimized and people are successfully transitioned from nursing homes back to the community

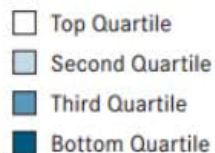
## State Ranking on Overall LTSS System Performance





## State Ranking on Overall LTSS System Performance

### State Rank



Affordability and Access  
 Choice of Setting and Provider  
 Quality of Life and Quality of Care  
 Support for Family Caregivers  
 Effective Transitions

RANK	STATE	DIMENSION RANKING				
1	Minnesota					
2	Washington					
3	Oregon					
4	Colorado					
5	Alaska					
6	Hawaii					
6	Vermont					
8	Wisconsin					
9	California					
10	Maine					
11	District of Columbia					
12	Connecticut					
13	Iowa					
14	New Mexico					
15	Illinois					
16	Wyoming					
17	Kansas					
18	Massachusetts					
19	Virginia					
20	Nebraska					
21	Arizona					
22	Idaho					
23	Maryland					
24	South Dakota					
25	New York					

RANK STATE DIMENSION RANKING

26	Montana					
26	New Jersey					
28	North Carolina					
29	Delaware					
30	Texas					
31	Michigan					
32	New Hampshire					
33	North Dakota					
34	South Carolina					
35	Missouri					
36	Georgia					
37	Louisiana					
38	Rhode Island					
39	Utah					
40	Arkansas					
41	Nevada					
42	Pennsylvania					
43	Florida					
44	Ohio					
45	Oklahoma					
46	West Virginia					
47	Indiana					
48	Tennessee					
49	Mississippi					
50	Alabama					
51	Kentucky					

Affordability and Access  
 Choice of Setting and Provider  
 Quality of Life and Quality of Care  
 Support for Family Caregivers  
 Effective Transitions



# Dimension: Affordability and Access

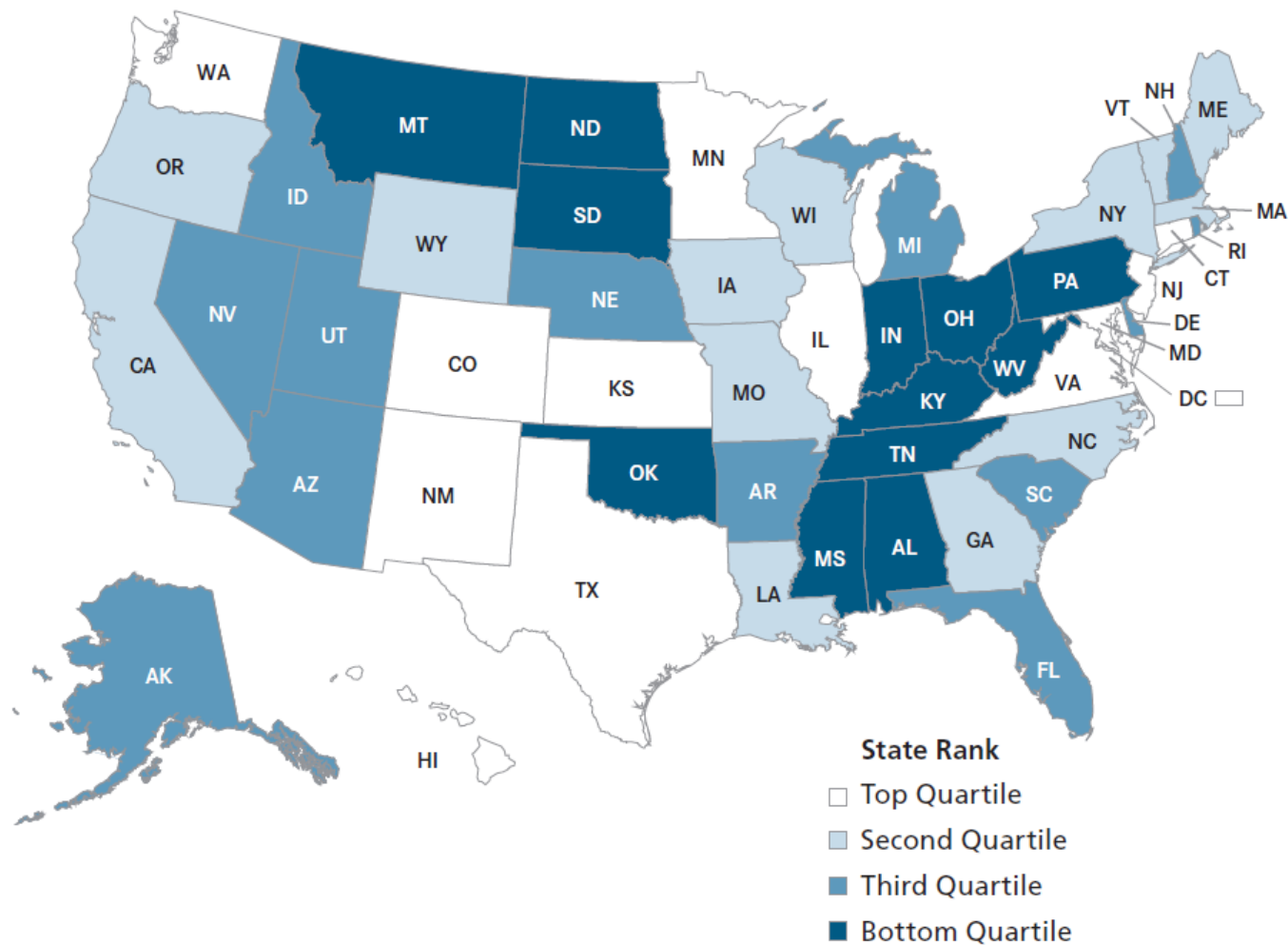
In a high-performing LTSS system, consumers are able to easily find and afford the services they need and there is a safety net for those who cannot afford services.

**Affordability and Access** includes:

- The relative affordability of private-pay LTSS;
- The proportion of individuals with private long-term care insurance;
- The reach of the Medicaid safety net and the Medicaid LTSS safety net to people with disabilities who have modest incomes; and
- The ease of navigating the LTSS system.

## AFFORDABILITY AND ACCESS

### State Ranking on Affordability and Access Dimension

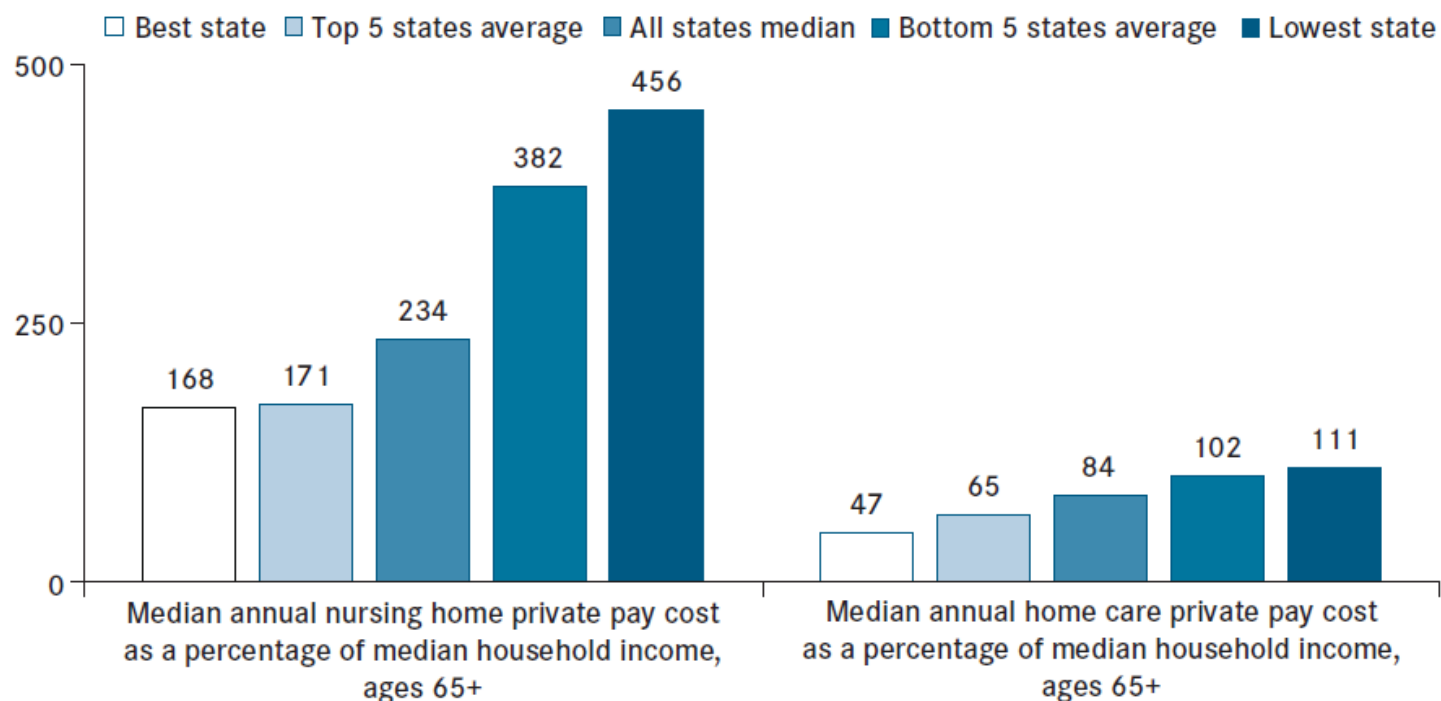


Source: State Long-Term Services and Supports Scorecard, 2014.

## AFFORDABILITY AND ACCESS

### State Variation: Private Pay Nursing Home and Home Health Cost

Percent



#### Top 5 states

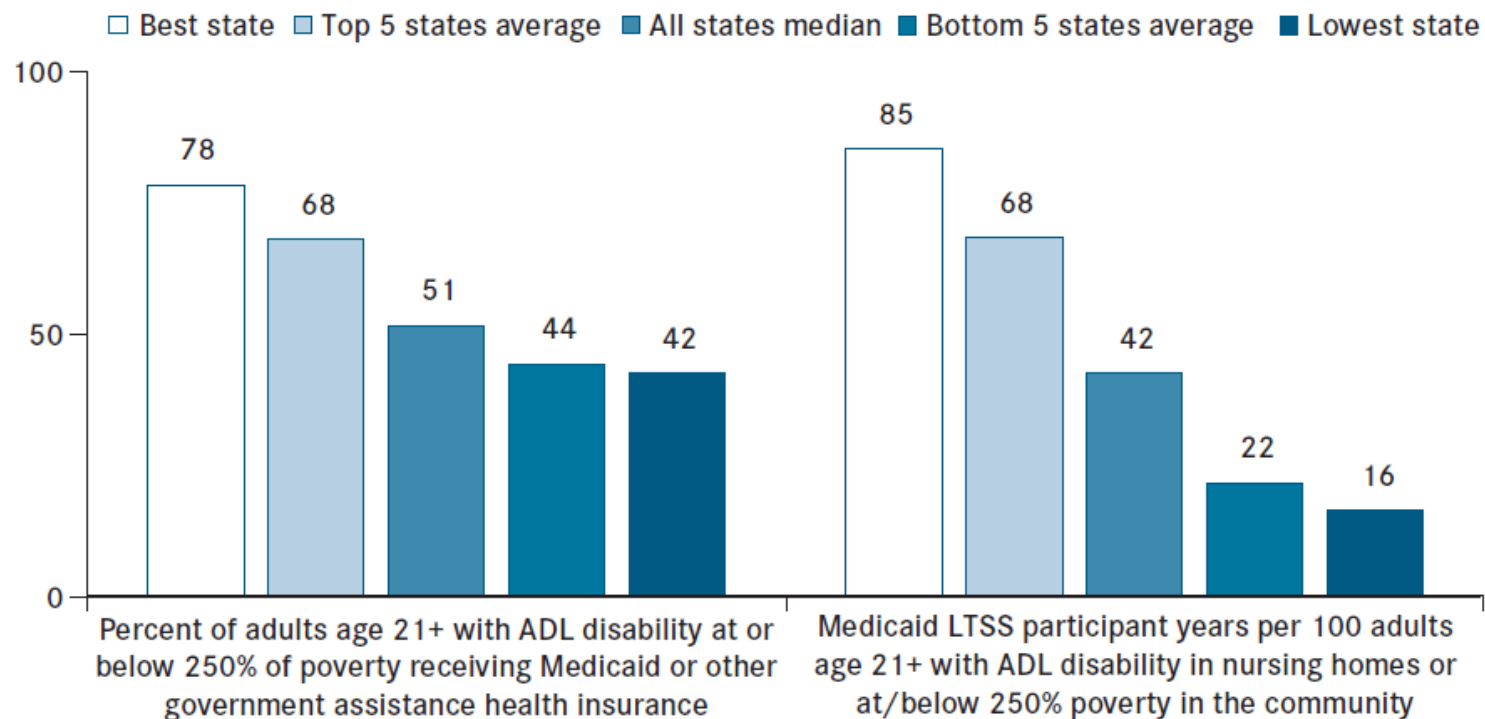
- 1 Oklahoma
- 2 District of Columbia
- 3 Utah
- 4 Kansas
- 4 Missouri

- 1 District of Columbia
- 2 Maryland
- 2 Virginia
- 4 Hawaii
- 5 Georgia

Data: AARP Public Policy Institute analysis of Genworth 2013 Cost of Care Survey data and 2012 American Community Survey Public Use Microdata Sample.  
Source: State Long-Term Services and Supports Scorecard, 2014.

## AFFORDABILITY AND ACCESS

### State Variation: Reach of Medicaid Safety Net



#### Top 5 states

- 1 District of Columbia
- 2 Massachusetts
- 3 New York
- 4 Alaska
- 5 Maine

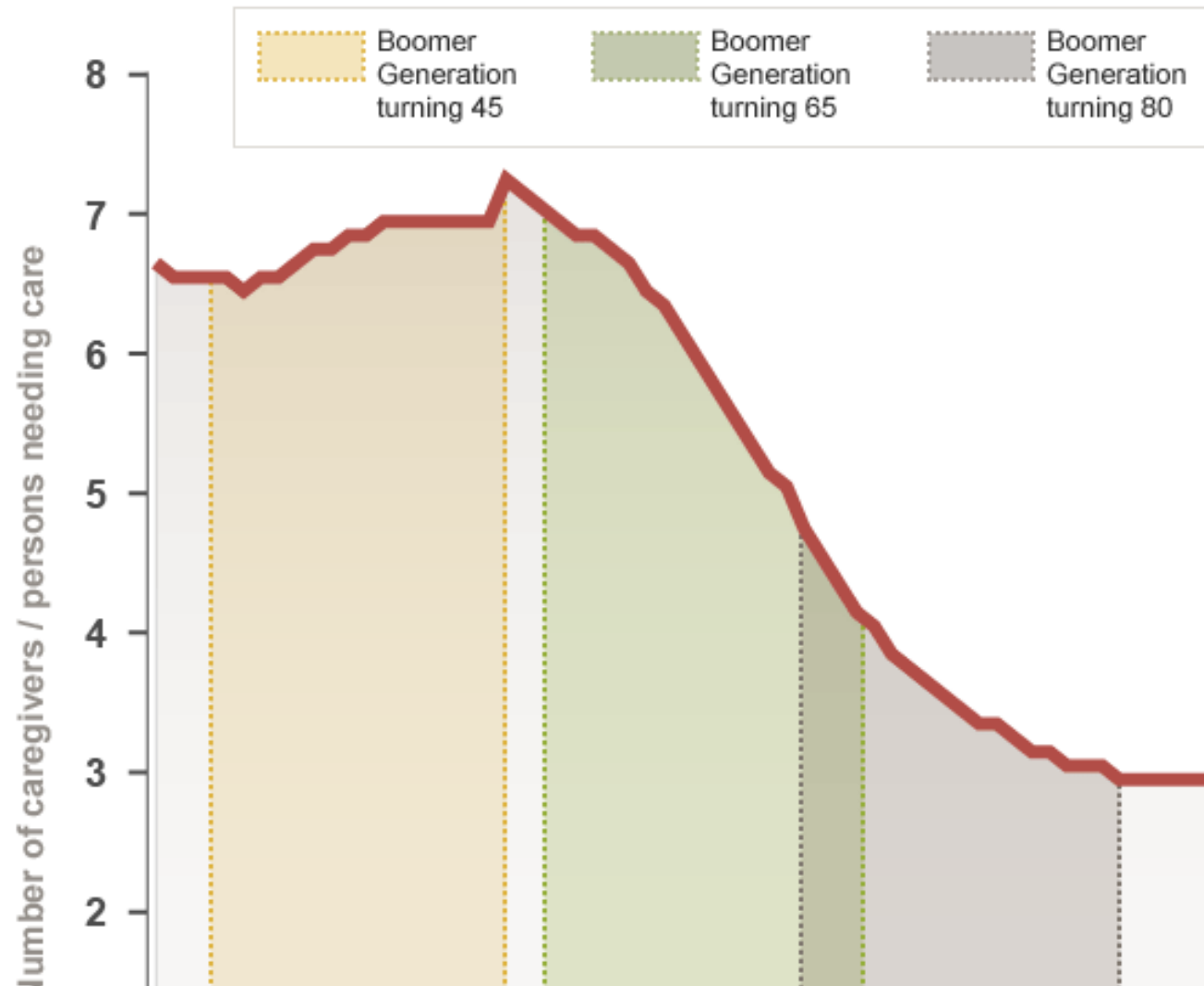
- 1 California
- 2 Minnesota
- 3 Washington
- 4 Connecticut
- 5 Illinois

Note: ADL = Activities of Daily Living.

Data: Percentage on Medicaid - AARP Public Policy Institute analysis of 2012 American Community Survey Public Use Microdata Sample. Percentage on Medicaid LTSS - Mathematica Policy Research analysis of 2008/2009 Medicaid Analytical Extract (MAX); AARP Public Policy Institute analysis of 2009 American Community Survey Public Use Microdata Sample; and AARP Public Policy Institute, *Across the States 2012: Profiles of Long-Term Services and Supports*.

Source: State Long-Term Services and Supports Scorecard, 2014.

# Caregiver Support Ratio



# Valuing the Invaluable

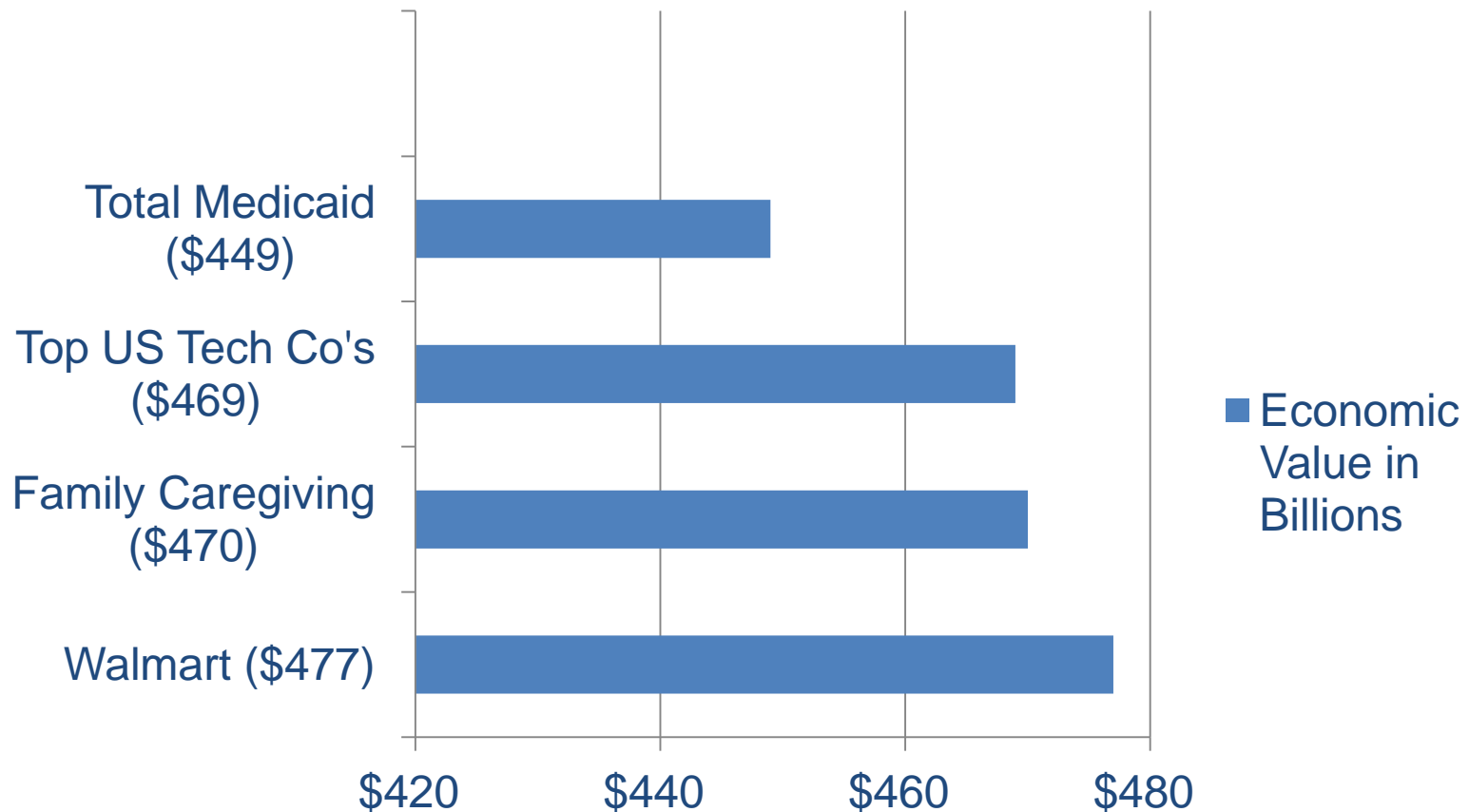
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- In 2013, about **40 million** family caregivers in the U.S. provided care to an adult with limitations in daily activities
- The estimated economic value of their unpaid contributions was about **\$470 billion in 2013**
  -  from an estimated **\$450 billion** in 2009



# How Much is \$470 Billion?

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# Time

## Putting a Dollar Value to Family Caregiving

**AARP**® Real Possibilities

### TIME COMMITMENT



Caregivers spend an average of

**18 hours per week**

providing care to a family member.

**60%**

Family caregivers caring for an adult while employed full or part time.

Provide **21+ hours** of family care per week while working a job.

**22%**

2015 AARP Public Policy Institute

[aarp.org/valuing](http://aarp.org/valuing)

# Financial

## Putting a Dollar Value to Family Caregiving

**AARP**® Real Possibilities

### FINANCIAL COMMITMENT

**68%**

Family caregivers who say they have to use their own money to help provide care to their relative.



**39%**

felt financially strained.

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[aarp.org/valuing](http://aarp.org/valuing)

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