Welcome,
State Legislative Candidates

The Age Wave is Here…
2018 Age Wave Coalition

Statewide Supporting Organizations

- AARP Washington
- WA Association of Area Agencies on Aging (W4A)
- WA State Senior Citizens’ Lobby
- Alzheimer’s Association, Washington State
- Resident Councils of WA
- SEIU Healthcare 775NW
- WA Home Care Coalition
- WA State Association of Senior Centers
- Washington State Council on Aging
- WA State Long-Term Care Ombudsman Program
- WA State School Retirees’ Association
The Older Population in Washington State

% Increase in Population Relative to 2012

- 85+
- 75–84
- 65–74
- 50–64

2010 2015 2020 2025 2030 2035 2040 2045 2050 2055 2060
King County Age Wave and Life Expectancy

By **2040**, the percent of residents age 60 and older in King County is projected to grow to nearly **25%**

The fastest growing segment of the total population is the oldest old - those 85 and over.
Livable Communities for All

• Housing
• Transportation
• Health promotion
• Community engagement
• Dementia-friendly
Housing Priorities

• Preserve & increase affordable, accessible housing—invest in Housing Trust Fund

• Improve Senior Property Tax Exemption Program
Financial Security Facts

- Nearly 25% of WA boomers have less than $25,000 in savings.
- Savings in addition to Social Security are essential for self-reliance.
- Many private sector workers lacked access to any workplace retirement savings accounts before new Small Business Retirement Marketplace was established.
Long-Term Support Services (LTSS)

• Plan for Future Needs & Financing for LTSS
• Reinvest in Community LTSS
• Support Family Caregivers
• Implement State Plan to Address Alzheimer’s & Other Dementias
Washington State: The Best in the Nation

“The new #1 ranked state is Washington … Washington and Minnesota have ranked as the top 2 states in every Scorecard. … Ranks are not directly comparable between years, but the results across the three editions of the Scorecard indicate that Washington and Minnesota are consistently leading the pack.”

Savings to Washington’s Medicaid LTSS due to Rebalancing

Monthly Service Expenditures • All Fund Sources • SFY 2000-2018

Cumulative Savings = $4.4 Billion
- All Fund Sources
- TOTAL SHADED AREA

Expenditures without Rebalancing
- Assumes SFY 1999 distribution of Long-Term Support Services utilization continues into the future

Actual Expenditures

DATA SOURCE: RDA EMIS. For in-home Services, RDA EMIS caseload data are adjusted to Caseload Forecast Council caseload data from July 2003 to January 2005.
Washington State has worked hard to “rebalance” and serve Medicaid clients where they want to be served.

<table>
<thead>
<tr>
<th></th>
<th>FY92</th>
<th>FY16</th>
<th>% change</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL</strong></td>
<td>36,600</td>
<td>63,000</td>
<td>72%</td>
</tr>
<tr>
<td><strong>HCBS</strong></td>
<td>19,400</td>
<td>53,300</td>
<td>175%</td>
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<tr>
<td><strong>Nursing Home</strong></td>
<td>17,200</td>
<td>9,700</td>
<td>-44%</td>
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Funding for home and community-based care is now the majority of the state’s investment in LTSS

**1991-1993 Biennium**
- Nursing Home: $816, 82%
- In-home: $157, 16%

**2015–2017 Biennium**
- Nursing Home: $1,264, 33%
- In-Home: $2,009, 53%
- Residential: $537, 14%

*ALTSA budget in Millions of Dollars*
**Problem/Opportunity:** In-home client health and safety

**Strategy Needed:** Improve in-home case management

### Growth in Acuity: In-Home Clients

**FY2016 vs. FY2013**

- **Group 1:** 5%
- **Group 2:** 25%
- **Group 3:** 12%
- **Group 4:** 12%
- **Group 5:** 10%
- **Total:** 15%

**GROUP 1.** Extremely limited ADLs, often immobile

**GROUP 2.** Very limited ADLs, plus cognitive problems

**GROUP 3.** Moderately limited ADL, plus clinically complex

**GROUP 4.** Moderately limited ADL and/or behavior challenge

**GROUP 5.** Moderately limited ADL

ADLs = Activities of Daily Living

- Current caseload ratios are higher for case managers than 10 years ago
- Client complexity is increasing: **25% more clients at home with cognitive issues and a high need for assistance vs. 3 years ago**
- Improved case management ratios needed to:
  - Ensure home visits
  - Address complex clinical needs

Source: CARE data, July 2016 and October 2015, J. Ihli.
Family Caregivers are the Backbone of our LTSS System
WA State has over 800,000 unpaid caregivers.

- 82% of our unpaid caregivers help a family member with challenging behaviors.
- Over 2/3rds of people age 85+ have memory or cognitive problems or some type of dementia.
- 59% of our unpaid caregivers provide care for a minimum of 2 years.
- Almost 1/4th of our family caregivers end employment due to caregiving responsibilities.
- Over 2/3rds of people age 85+ have memory or cognitive problems or some type of dementia.
Caregiving: Impacts on family

- In Washington State, approximately 80% of the care statewide is provided by family members and other unpaid caregivers.

- Unpaid caregiving has an economic impact on families:
  - Loss of earning potential
  - Decreased savings for retirement
  - Impacts on ability to provide for their own children’s needs
  - Increased health care costs due to stress and burden

- If just one-fifth of unpaid caregivers stopped providing care, it would double the cost of long-term services and supports in Washington.
Fewer Family Caregivers by 2030

Currently

7:1
potential caregivers

By 2030

4:1
potential caregivers

$6.3 BILLION
MORE
BY 2030
in formal care paid for by families & Medicaid
The Path to Medicaid LTSS Is Common & Predictable

- You have a need for care
- Your family caregivers become exhausted
- Your out-of-pocket expenses exhaust your financial resources

You turn to Medicaid for long-term services and supports

Average Senior Retirement Savings = $148,000
Average Life Cost of LTSS = $260,000
Support LTSS financing solutions like the Long Term Care Trust Act legislation
The problem that needs solving

- 70% of people eventually need some type of long term support
- Medicare does not pay for LTSS
- Most people do not have enough savings for LTSS and must spend down to poverty to get the help they need
- The Long Term Care Trust Act provides security of affordable coverage
The Long Term Care Trust Act

- Will provide $100/day benefit to use as you choose for LTSS
- Is funded with a small payroll fee
- Will save the state Medicaid budget $19 Million in its first year of full operation
- Will save taxpayers $200 million/year at the peak of the Age Wave
Support the Dementia Action Collaborative (DAC) & Dementia-Friendly Services

• Educate to eliminate stigma
• Provide information for early detection & intervention
• Support families affected by dementia to stay in community
Protect Vulnerable Adults

Prevent abuse, neglect, and financial exploitation

• Long Term Care Ombudsman
• Office of Public Guardianship
• Importance of Safety
• Net/APS response
How Are We Addressing the Age Wave?

1. Age Wave Coalition formed to respond to Great Recession
2. Joint Legislative Executive Committee on Aging and Disability Issues established by budget proviso in June 2013
3. Governor Inslee hosted October 2013 Aging Summit – Top 5 list identified
4. Age Wave Coalition hosts annual events to educate legislators
Joint Legislative Executive Committee on Aging & Disability Issues

WASHINGTON STATE LEGISLATURE

• Senators & Representatives – co-chaired by Senator Barbara Bailey & Rep. Steve Tharinger
• State executive agency representatives (Governor’s Office, DSHS, HCA, OIC)
• Advocates – Disability Rights and State Long-Term Care Ombud
• Focus Areas: Livable Communities & Healthy Aging, LTSS, Financial Security, Vulnerable Adults Protections, Advance Care Planning
Between 1995 and 2013, Washington's rank among the 50 states in state and local taxes per $1,000 of personal income fell from 11th to 35th.
Age Wave Policy Priorities

1. Continue the important work of the JLEC on Aging and Disability Issues
2. Protect & strengthen our LTSS system—ranked #1 in the nation
3. Pass the Long Term Care Trust Act
4. Strengthen protections for vulnerable adults
5. Ensure economic security in retirement
6. Promote healthy aging through livable communities that are dementia-friendly
7. Address budget & revenue solutions to prepare for future needs of all ages
Thank you!

We look forward to working with you in 2019!