

LUNCH  LEARN

THE AFFORDABILITY OF **LONG-TERM CARE**



HOSTED BY **COUNCILMEMBER SALLY BAGSHAW**

September 4, 2019
Seattle City Council Chamber



City of Seattle
Mayor Jenny A. Durkan

Seattle Human Services Department

What is long-term care?

- A variety of services designed to meet an adult's health or personal care needs so they can continue to live independently and safely
- Examples:
 - Home care aide
 - Volunteer chore services
 - Home health care
 - Home-delivered meals
 - Adult day health
 - Respite care

Who needs long-term care?

- Well over **half** of people turning age 65 will need some type of LTC services during their lifetimes
- **14%** of people will need LTC for **5+** years
- **15%** of U.S. residents will spend in excess of **\$266,000** on long-term care during their lifetimes

The cost of care

- Among people age 85 and older, **one in three** will develop Alzheimer's or another form of dementia
- Estimated lifetime cost of care for someone with dementia: **\$341,840**
- The median average cost of care in 2018 (annual):
 - **\$18,200** for adult day care (five days/week)
 - **\$45,000** in an assisted-living facility
 - **\$85,775** in a semi-private nursing home room
 - **\$97,455** in a private nursing home room

Today's objectives:

- Hear what long-term care services and supports are available
- Learn how services are funded
- Discuss the challenges and opportunities
- Know where to go for help

Presenters



City of Seattle
Mayor Jenny A. Durkan

Seattle Human Services Department



Aging and Disability Services
Area Agency on Aging for Seattle and King County

AARP® Real Possibilities
Washington



**ASIAN COUNSELING
and REFERRAL SERVICE**

- Audrey Buehring, Deputy Director, Seattle Human Services Department
- Cathy Knight, Aging and Disability Services Director, Seattle Human Services Department
- Cathy McCaul, Advocacy Director, AARP Washington
- G De Castro, Aging and Adult Services Director, Asian Counseling & Referral Services

Aging and Disability Services



Seattle
Human Services



Aging and Disability Services

Area Agency on Aging for Seattle and King County



City of Seattle



King County

Cathy Knight

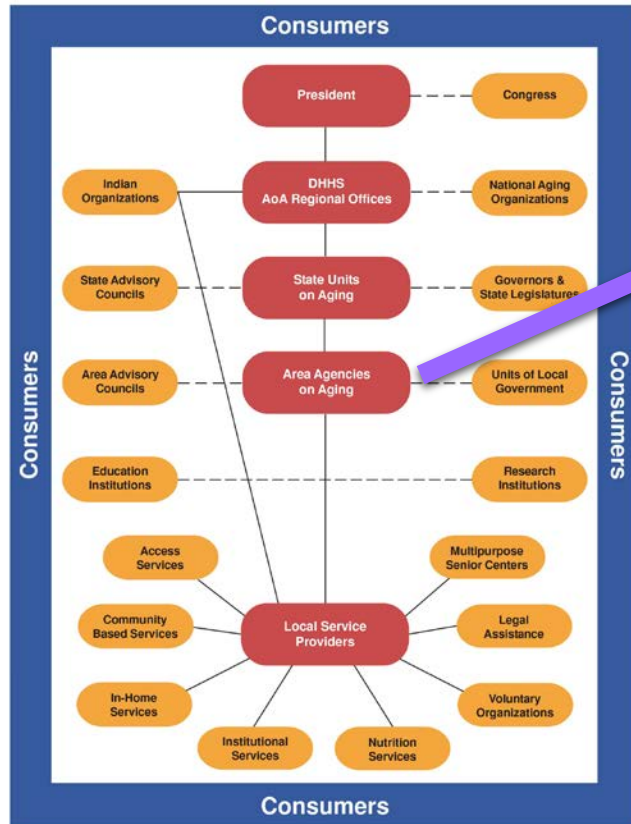
Director, Aging and Disability Services

Seattle Human Services Department

Cathy.Knight@seattle.gov

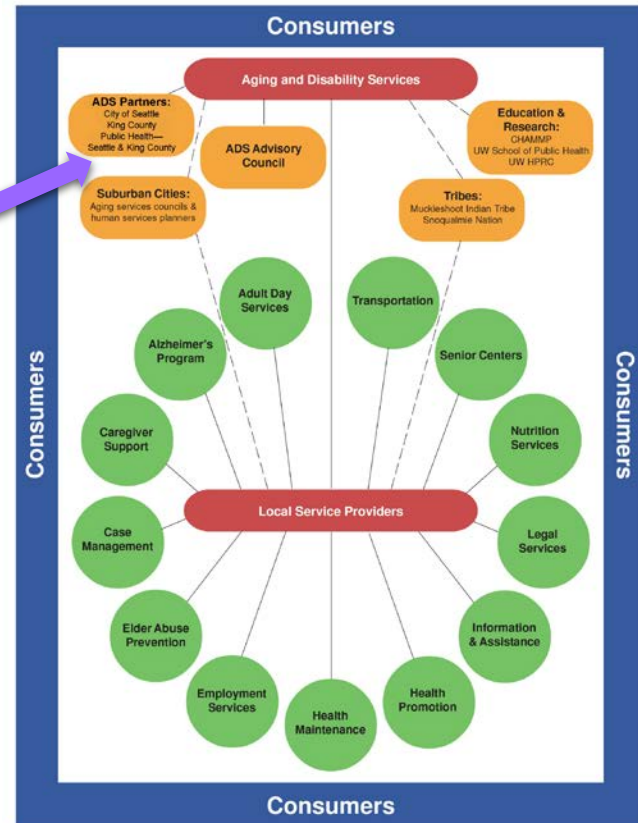
Area Agency on Aging for Seattle-King County

National Aging Services Network



Aging and Disability Services (Seattle-King County AAAs) March 2013

Seattle-King County Aging Services Network

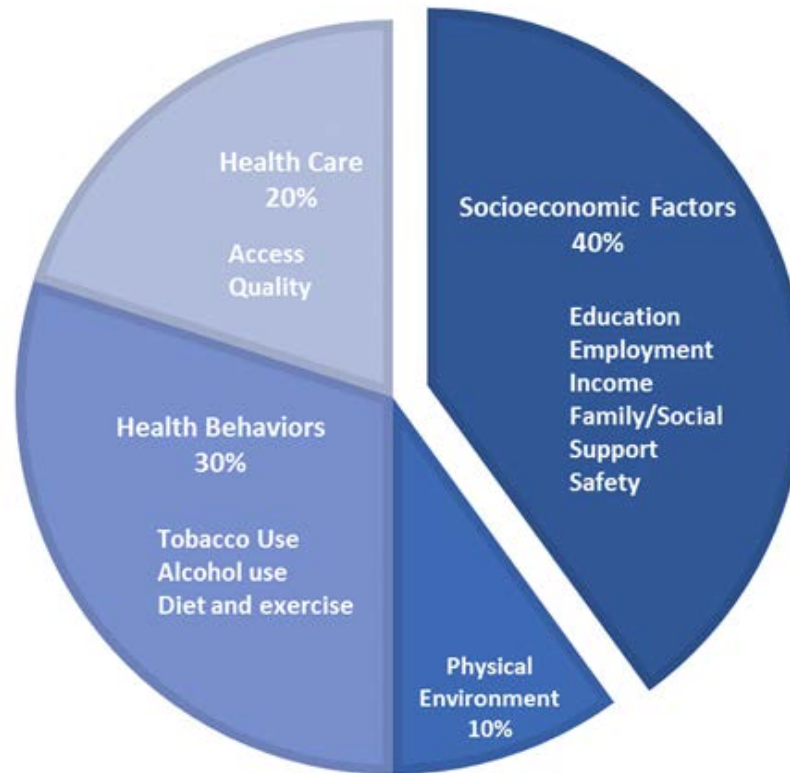


Aging and Disability Services (Seattle-King County AAAs) March 2013

Aging and Disability Services: Scope (2018)

- Budget: **\$48 million**
(primarily Medicaid Title XIX, federal & state funds)
- **154** contracts with **75** community-based agencies
- Served **46,227** King County residents in 2018
(*unduplicated*)
- Case management (social workers, nurses, social service aides) provided support to **15,028** clients
(*unduplicated*)

Where health happens



Continuum of care: Promoting healthy aging

- Age- and dementia-friendly communities
- Aging Mastery Program
- Chronic disease self-management workshops
- Falls prevention
- Nutrition—access to healthy food in community settings
- Oral health promotion
- PEARLS counseling (in-home, evidence-based)

Community Living Connections

Have aging
or disability
issues?

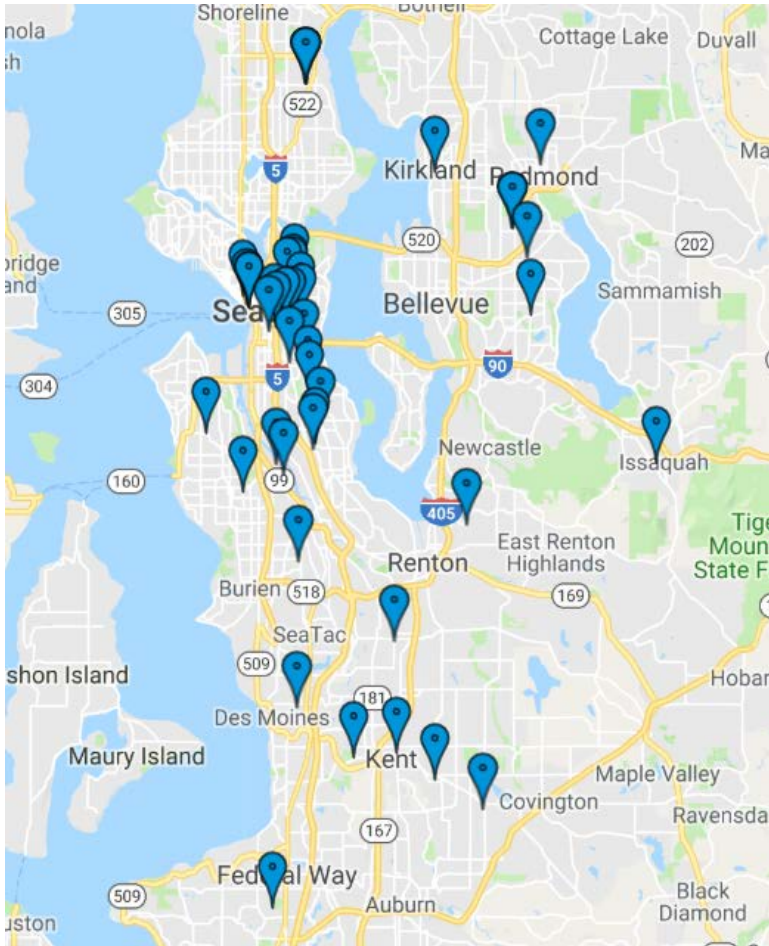


Call toll free
1-844-348-5464

communitylivingconnections.org

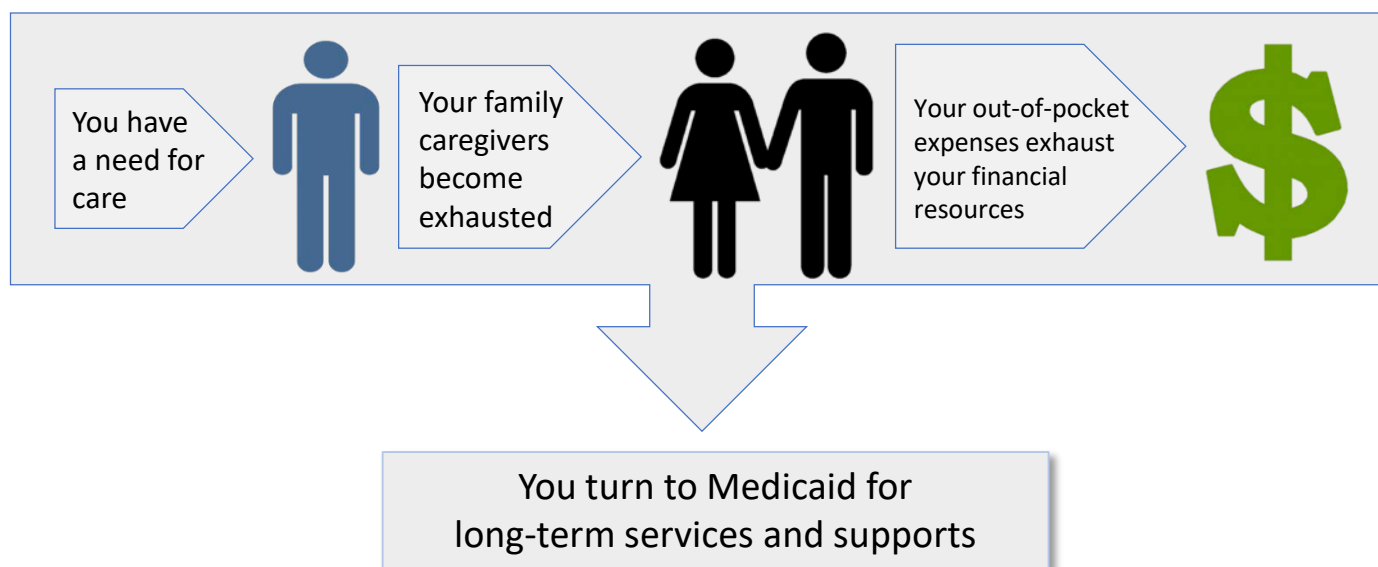
- Serves Seattle and King County
- Helps older people, adults with disabilities, caregivers access services
- Free consultations
- Individual consultation, support
- Professional and confidential
- No wrong door

No wrong door



- Telephonic services:
1-844-348-5464
- 22 agencies in
countywide network
- Language capacity
- Specific populations
- Collaboration for equity
and person-centered
support

The Path to Medicaid LTSS: Common and Predictable



Average retirement savings = \$148,000

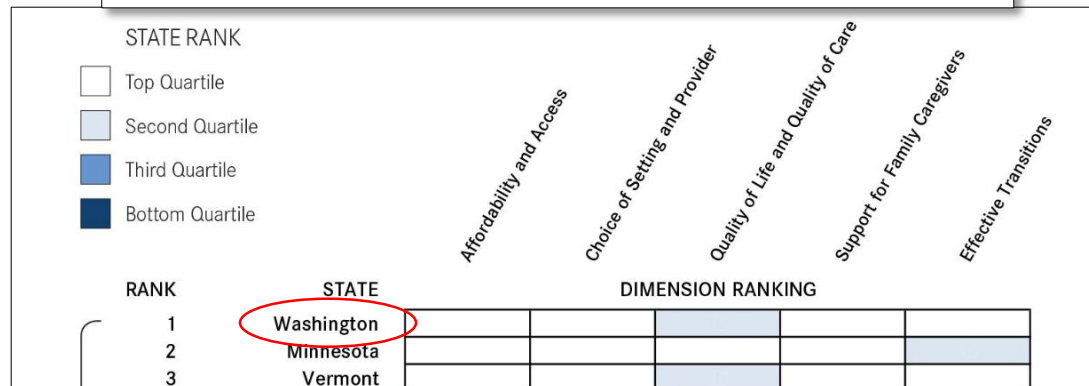
Average life cost of LTSS = \$260,000

Continuum of care: Long-term services & supports

- Case management services (Medicaid Title XIX)
- Caregiver support
- Medicaid Transformation Waiver

State Scorecard: Washington is 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.”



AARP Foundation



AARP
Real Possibilities

**Public Policy
Institute**

Source: Long-Term Services & Supports State Scorecard: A State Scorecard on Long-Term Services and Supports for Older Adults, People with Physical Disabilities, and Family Caregivers (6/14/2017, www.longtermscorecard.org/2017-scorecard)

Challenges and Opportunities



Cathy MacCaul
Advocacy Director
AARP Washington
cmaccaul@aarp.org

Challenges

- The median retirement savings for people over 65 is just **\$148,000**.
- **90%** of adults are uninsured for long-term services and supports.
- Plans are expensive and availability is increasingly limited.
- Many mistakenly believe Medicare or private insurance will be there with the onset of a chronic illness or injury.

Caregiving: Impacts on Family

Approx. **80%** of care is provided by family and friends. Unpaid caregiving has economic impact on families:

- Lost wages and benefits
- Decreased retirement savings
- Impacts ability to provide for other family needs
- Increased health care costs due to stress and burden
- Out-of-pocket expenses: Over **75%** of family caregivers contribute an average of **\$580** per month (**\$6,954** per year)

Families are the backbone of Washington's care system

- At some point, each of us will likely take care of somebody we are close to who needs help.
- Over **800,000** Washington residents help their aging parents, spouses, and other loved ones.
- Their time is equivalent of **\$10.7** billion in unpaid care—five times what Medicaid spends on LTSS each year.
- Fewer than **10%** have private LTC insurance.

What do families do?

Currently, family and friends:

- “Soldier on”—do as much as they can for as long as they can, adapting daily routines and expectations.
- Pay privately for help.
- When physical and financial resources are exhausted, turn to Medicaid.

Washington State Long-Term Care Trust Act

- Creates a **\$36,500** lifetime long-term care benefit
- The benefit amount is adjusted annually
- Eligible beneficiaries qualify if:
 - Paid the premium for either:
 - ✓ Three of the last six years
 - ✓ Or a total of ten years with five uninterrupted
 - At least age 18, state resident
 - Need help with at least three activities of daily living
- **0.58%** premium on wages—**\$290** on a \$50K annual income deposited in global trust account
- Contributions start in 2022, first benefits paid in 2025

What does the Trust Act add?

Under the new Long-Term Care Trust Act:

- With a 5-hour safety class and background check, any family caregiver can get paid by the benefit for the first 120 days.
- Beyond 120 days, spouses are required to take an additional 20 hours of training (adult children, 35 hours).

Broad list of “approved services”

- Adult day care, care transitions, memory care
- Adaptive equipment and technology
- Home modification, emergency response systems
- Home safety evaluation, respite, home meals
- Transportation, dementia supports
- Education and consultation, nursing
- Professional health services, in-home personal care
- Adult family home, nursing home care
- Others can be added

\$36,500 doesn't seem like much. What difference will that make?

That's enough for:

- ✓ **25** hours per week of in-home care for a year
- ✓ **9–18** months in a residential care such as an adult family home or assisted living
- ✓ **5–6** months in a nursing home
- ✓ **5** years of family caregiver support that includes respite, caregiver counseling and education, home modification, adaptive equipment

Dementia Action Collaborative & Dementia-Friendly Services

Public-private partners committed to preparing WA state for growth of the dementia population

- Educate to eliminate stigma
- Provide information for early detection
- Support families affected by dementia

Accessing Long-Term Services and Supports



G De Castro

Director, Aging and Adult Services

Asian Counseling and Referral Service

GDC@acrs.org

Asian Counseling and Referral Service (ACRS)

- Aging services for older people
- Behavioral health and wellness
- Child and youth development
- Employment and training services
- Citizenship and immigration services
- Recovery services
- Basic needs
- Legal clinic

ACRS Aging Services

- Congregate meals—multiple community sites
- Senior center—Club Bamboo
- Case management services
- Community Living Connections



Are you facing aging or disability issues?

Community Living Connections

1-844-348-5464

www.communitylivingconnections.org