



*working together to advance the quality of
life of older New Yorkers*

TOPIC: LONG-TERM CARE

Definition of long-term care:

Long-term care (LTC) is the ongoing nursing, social, rehabilitative, personal care or supportive services needed by frail older adults and younger persons with disabilities who have lost some capacity for self-care due to chronic illness /disease, recovering from a serious injury or accident, or as part of the natural aging process.

Long-term care also includes sub-acute care including rehabilitative or convalescent care. LTC services are provided in a nursing home, one's own home through home care or family caregiving, or in an alternative site such as an assisted living facility or adult day care center.

Background:

By the year 2040, it is projected that 20% of all Americans will be age 65 and older. In many New York State counties, this threshold already has been reached. For the period 1995 - 2025, US Census projections estimate only a 3% increase in the NYS population under age 60, but a 40% increase in the 60 and over age group. For those 75 and older,

the projected growth estimate is 32%; and for the 85 and over age group, a 41% increase.

The projected population increases for racial, ethnic and Hispanic minorities are even higher. The US Census Bureau estimates a 145% increase for those 60 and over, 192% increase for the 75+ minority population, and a 285% increase for those 85 and older.

As older adults are more likely than younger people to have some kind of functional limitation, the demand and expenditures for long-term care, particularly by Medicaid and Medicare, will rise substantially.

Additional factors that also influence the development of long-term care policy and programs include:

- the population's general lack of awareness of and preparation for the highcosts of long-term care.
- the growing expectation for family, partner and self-involvement in long-term care decision making.
- the role and needs of women as 80% of caregivers are women; and women over the age of 85 are the predominant consumers of long-term care.
- workplace impact as workers try to meet their caregiving and job responsibilities.
- compliance with the 1999 Supreme Court Olmstead decision requiring states to provide options for chronic and long-term care services in a less-restrictive, community-based living environment.

Recommendations of the New York Citizens' Committee on Aging, Inc.

To address this issue, the New York Citizens' Committee on Aging recommends the following public policies (federal, state and city) that will guarantee, to the greatest extent possible, a broad range of long-term care options that are creative, provide quality care, encourage self-determination and are cost-effective:

- Provide educational programs
 - to promote healthy lifestyles that may prevent or delay the need for long-term care.
 - to inform all New Yorkers, especially women and minorities, of the likelihood of their needing long-term care and the means of paying for services (personal savings, LTC insurance, public programs)
 - to inform health care and human service professionals of long-term care issues, options and available resources.
 - to inform working caregivers of their rights under the Family Medical Leave Act.
- Develop and implement creative social and medical model programs, meeting Olmstead criteria, to address a variety of needs and that provide for:
 - affordable, regulated, standardized and clearly defined services provided by appropriate, adequate and trained staff. Programs may include:
 - home care, including chore services, and home health care services.

- transportation and paratransit services.
 - information and access to benefits, entitlements and local services.
 - social and community activities.
 - geriatric care management and care coordination to promote cost effectiveness and quality care.
- community involvement in the development of culturally sensitive programs.
- consumer protections and education against unethical marketing of programs and insurance.
- monitoring and evaluation methodologies to assess cost effectiveness and quality of care.
- Ensure LTC services are affordable and do not impoverish individuals or family members:
 - Offer federal and state tax credits or tax deductions for LTC insurance premiums.
 - Expand the availability of Medicaid waivers to help cover long-term care costs.
 - Expand Medicare to cover long-term care costs such as affordable home and community based long term care, and rehabilitative, nursing home and other vital services
 - Support and expand EISEP eligibility (Expanded In Home Services to the Elderly Program).
- Promote advanced planning and more active involvement in care decisions by individuals and their family members.
- Provide increased resources to help family caregivers and to sustain their involvement.

- Address workplace issues
 - assess impact in the workplace as employees try to meet caregiving and job responsibilities.
 - support implementation of flex time / use of accumulated leave time.
 - promote employer-provided services to support caregiving.

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