

Health Policy 201– long term care

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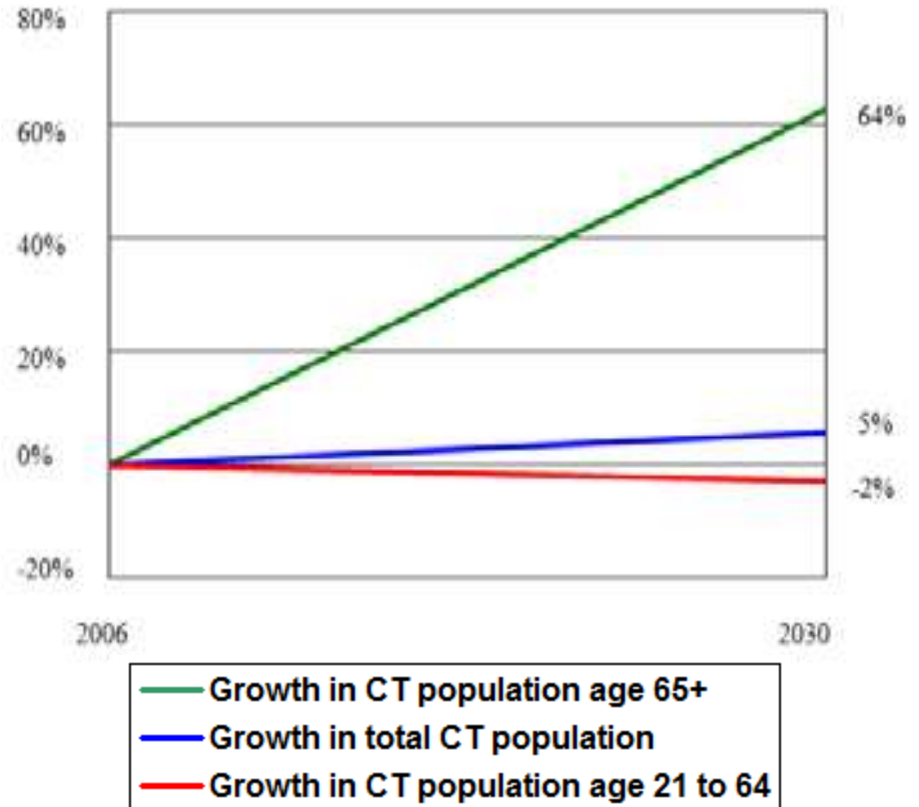


Who gets LTC?

- 10.9 million US community residents + 1.8 million US nursing home residents
- About half over age 65
- Seniors far more likely to be in nursing homes
- Women more likely to be in nursing homes
- LTC needs higher among whites and blacks than Latinos
- People with LTC needs tend to be less educated and lower income

Future

- CT has more than 472,000 seniors
- 7th oldest state in US
- CT has 1 million baby boomers, 1/3 of population
- CT older adult population expected to grow by 64% from 2006 to 2030
- Expect need to double in next 40 years



Source: CT Commission on Aging, S Kaye Health Affairs 29:11-21, 2010

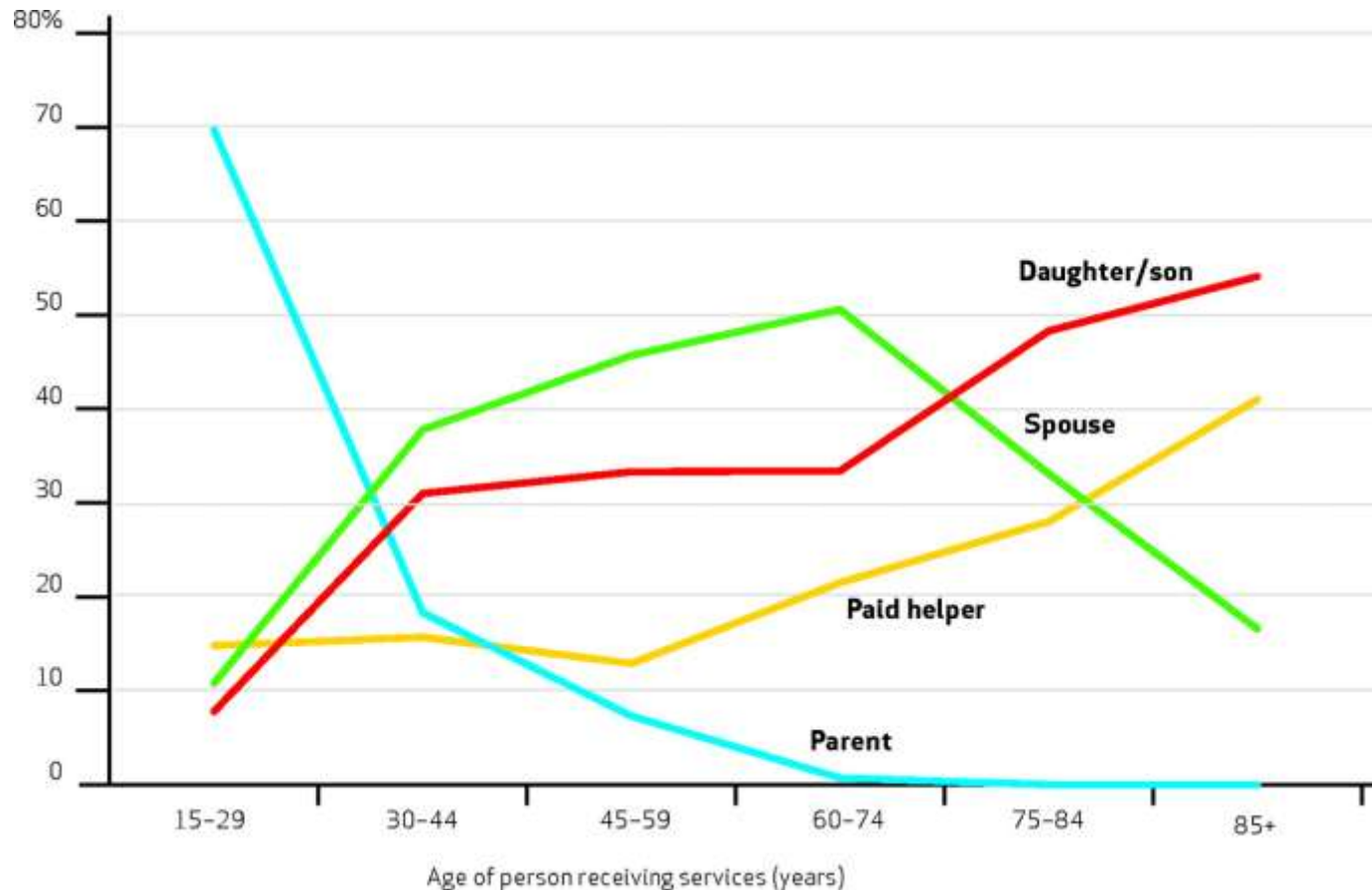
Long term care

- Nursing homes
 - Assisted living
- Community based care
 - Variety of services including home health, meals delivered, homemakers, adult day care, hospice
- Need help with Activities of Daily Living (ADLs)
 - Eating, dressing, bathing, getting in and out of bed or a chair
- Need help with Instrumental Activities of Daily Living (IADLs)
 - Doing laundry, making meals, grocery shopping, managing money, taking medications

Who provides LTC?

- Vast majority of care provided by family caregivers
- Only 13% of Americans with LTC needs gets paid help
- Relatively few get no help at all
- Problem is more often not getting enough help rather than none

Major sources of help with daily activities among community residents with 2 or more ADL needs

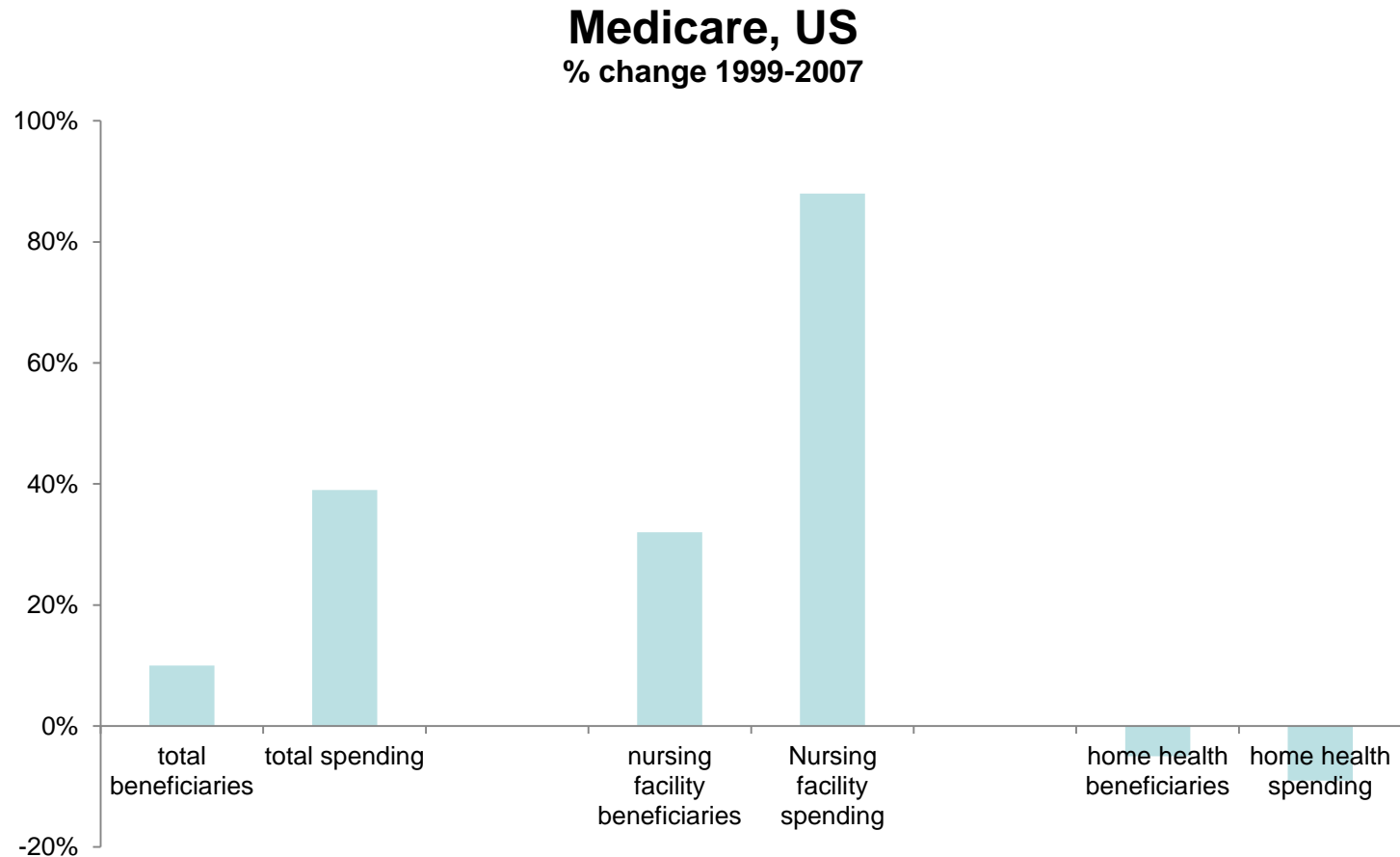


H. Stephen Kaye, Charlene Harrington, and Mitchell P. LaPlante,
Long-Term Care: Who Gets It, Who Provides It, Who Pays, And How Much?,
Health Affairs, Vol 29, Issue 1, 11-21

Who pays for LTC?

- US total \$147.4 billion (2009)
- Medicare and Medicaid pay most of it
- Many pay out-of-pocket
 - Out of pocket care averaged 22% of all LTC
 - Serious challenge for middle class families
- Private insurance pays little of LTC costs
- Private LTC insurance not common
 - Generally not a good deal for most consumers
 - As soon as you come close to needing it, you can't afford it
- Shift to more home health care from nursing homes
 - Saves money
 - Keeps people in their homes as they prefer
 - Problems with capacity

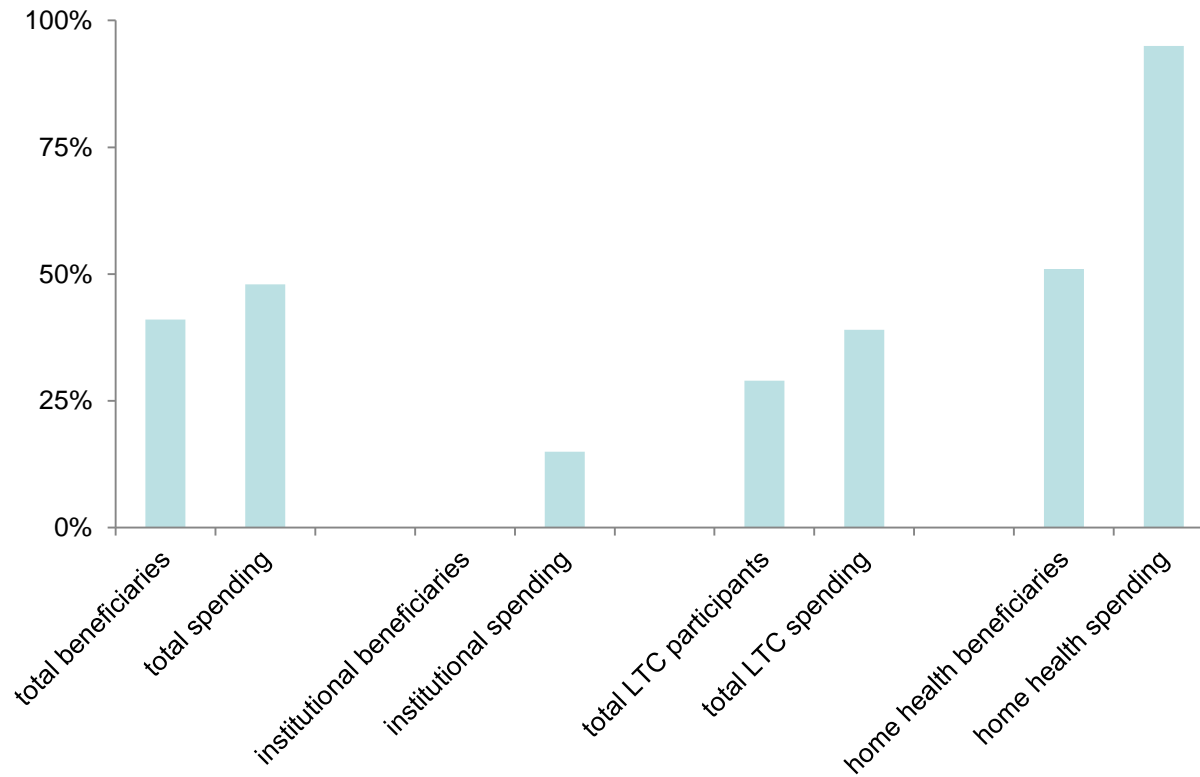
Who pays for LTC?



Source: T Ng, et. al., Medicare and Medicaid in Long Term Care, Health Affairs 29:22-28, 2010

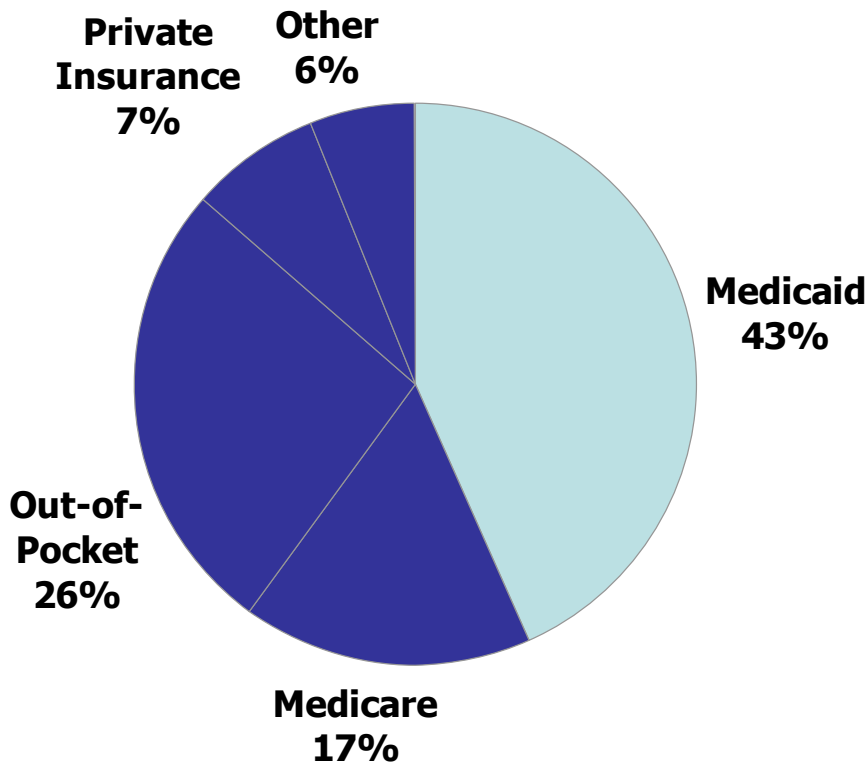
Who pays for LTC?

Medicaid US % change 1999-2007



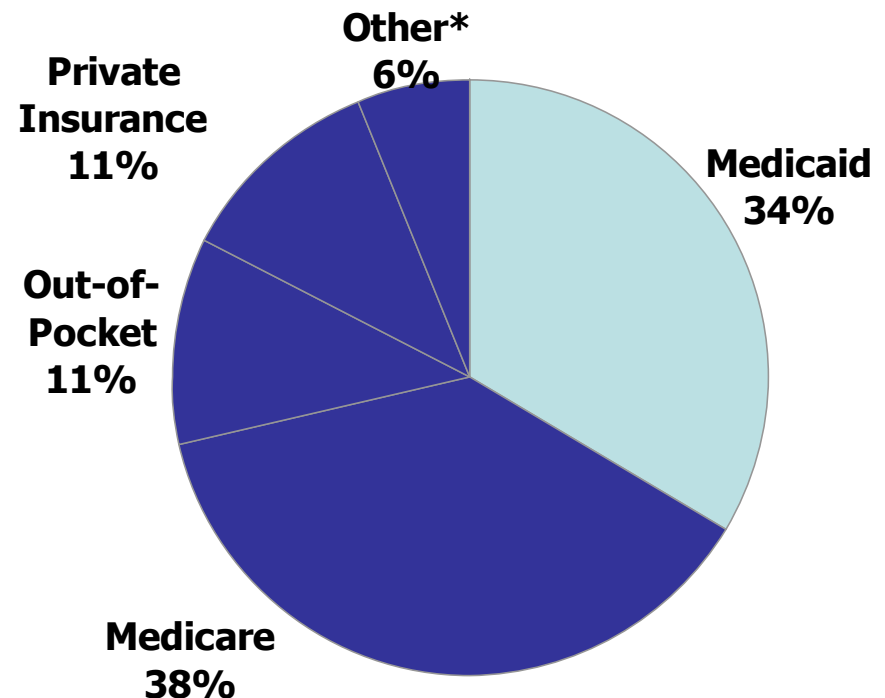
National Spending on Nursing Home and Home Health Care, 2006

Nursing Home Care



Total = \$124.9 billion

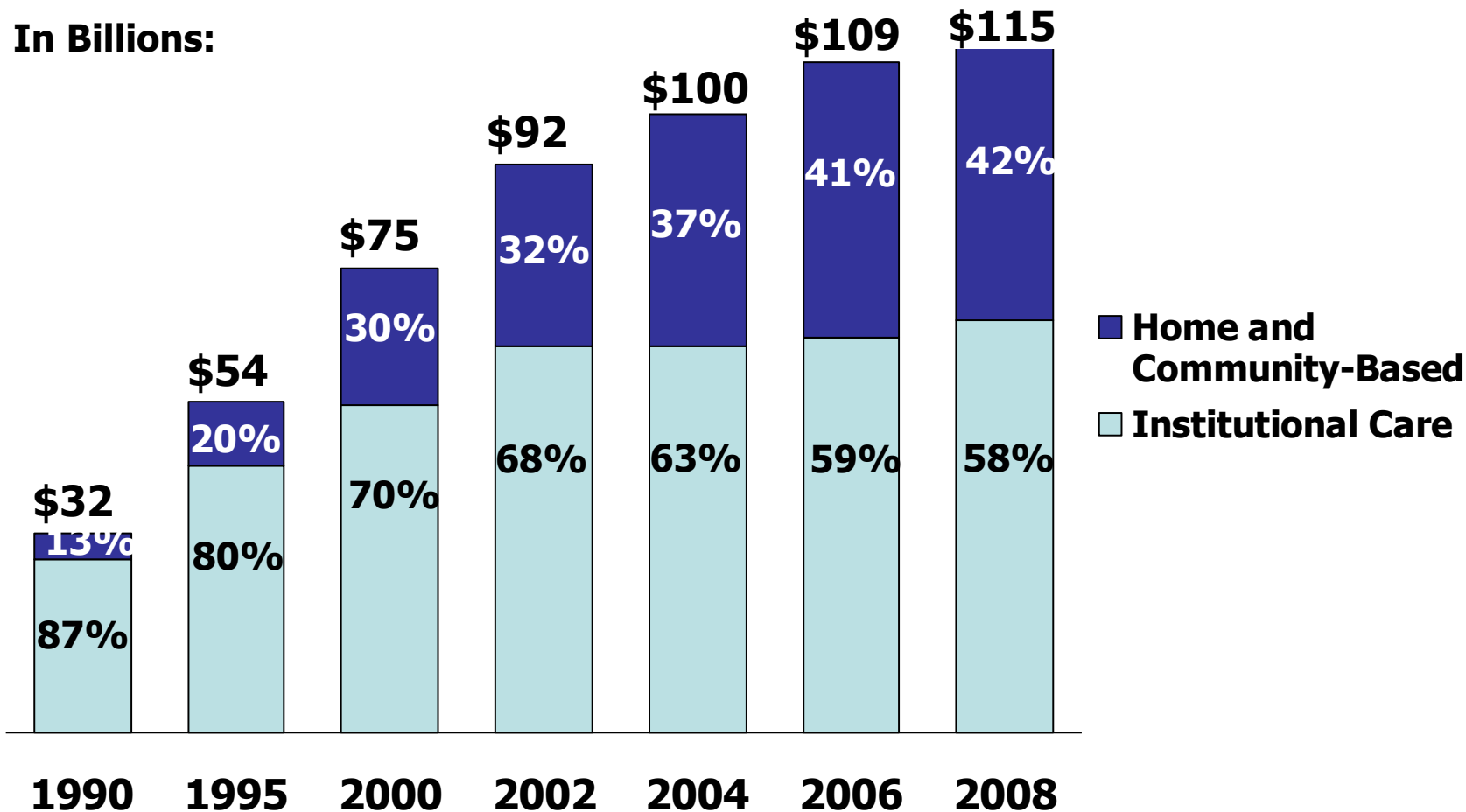
Home Health Care



Total = \$52.7 billion

Note: Medicaid percentage includes spending through SCHIP. Other includes private and public funds
 SOURCE: Kaiser Commission on Medicaid and the Uninsured, based on *Health Affairs* January/February 2008, CMS, National Health Accounts.

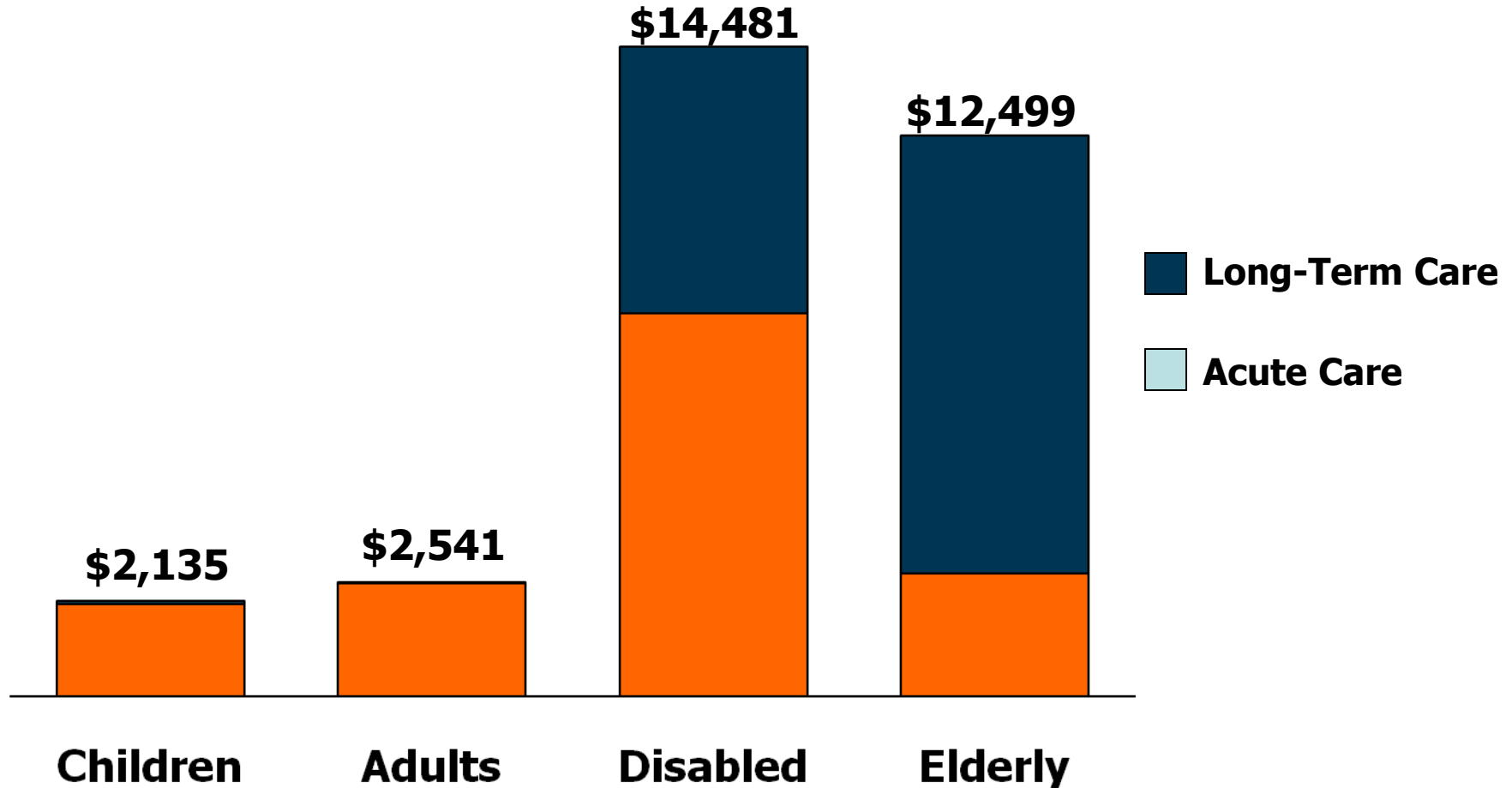
Growth in Medicaid Long-Term Care Expenditures, 1990-2008



Note: Home and community-based care includes home health, personal care services and home and community-based service waivers.

SOURCE: Kaiser Commission on Medicaid and the Uninsured and Urban Institute analysis of HCFA/CMS-64 data.

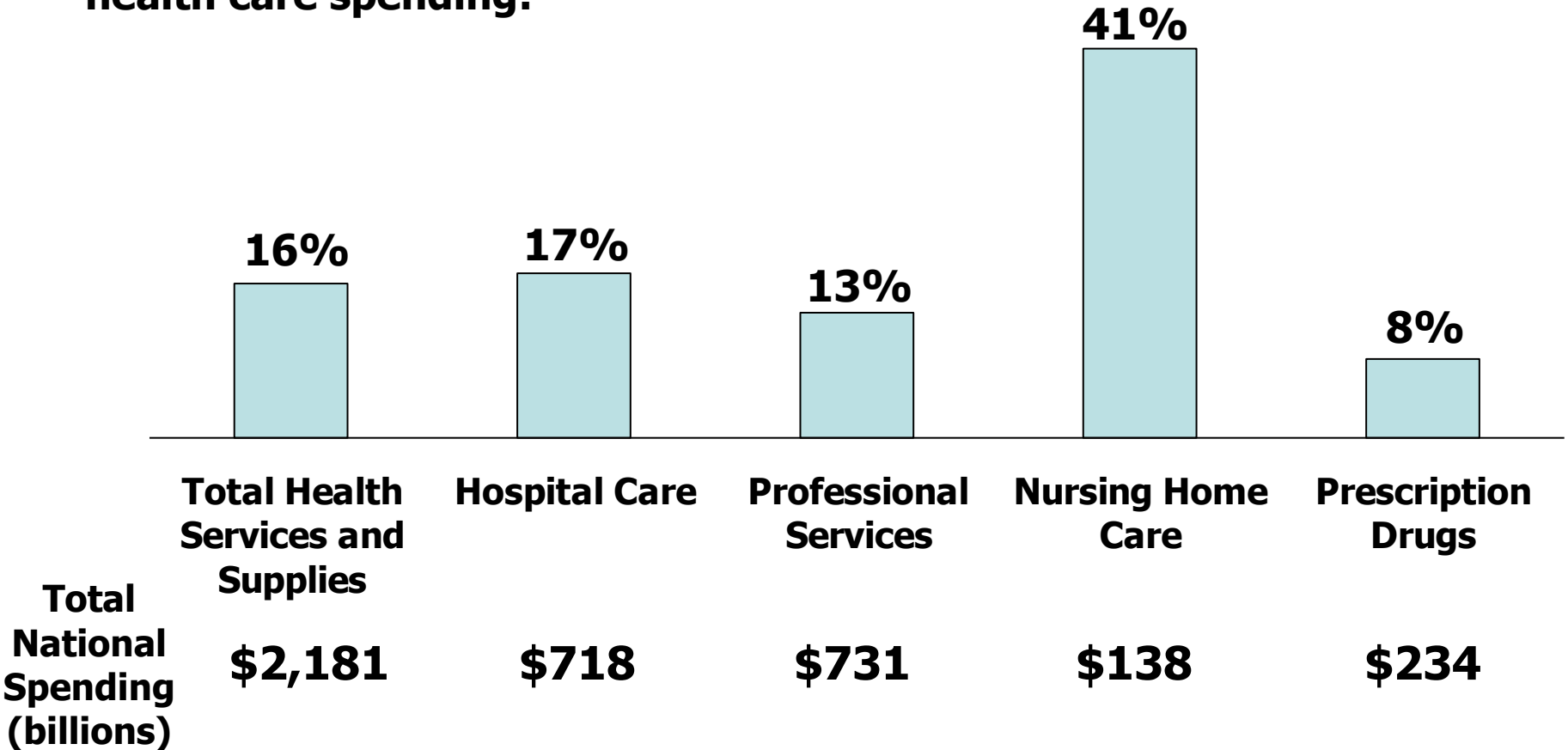
Medicaid Payments Per Enrollee by Acute and Long-Term Care, 2007



SOURCE: Kaiser Commission on Medicaid and the Uninsured and Urban Institute estimates based on 2007 MSIS and CMS64 data.

Medicaid in the Health System, 2008

Medicaid as a share of national health care spending:

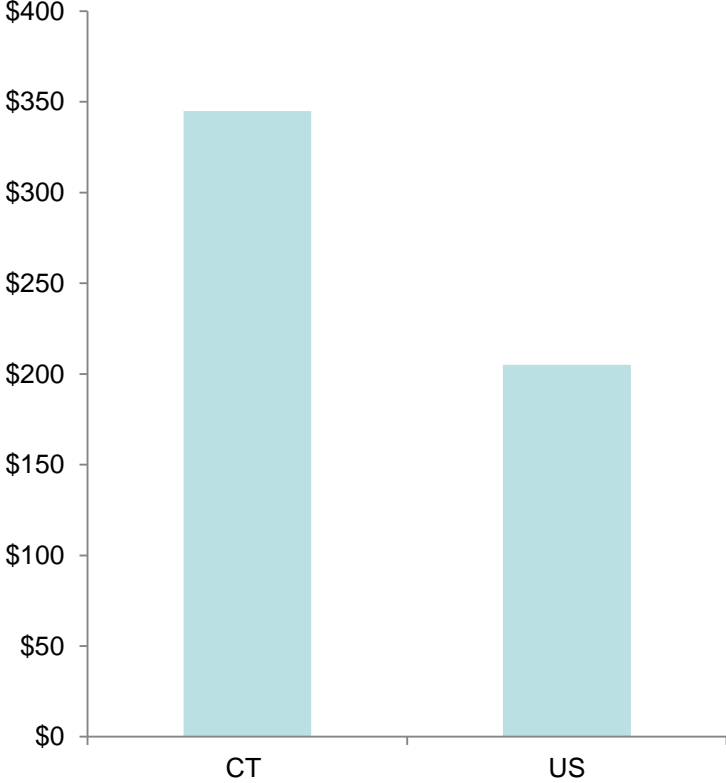


Note: Does not include spending on CHIP.

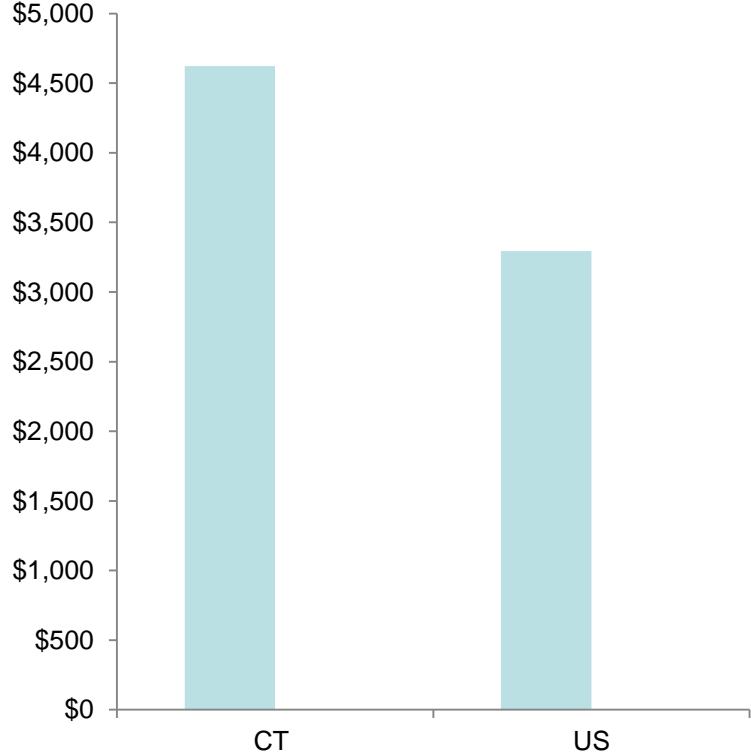
SOURCE: Centers for Medicare and Medicaid Services, Office of the Actuary, National Health Statistics Group, *National Health Expenditure Accounts*, January 2010.

LTC costs

Nursing home
daily semiprivate rate



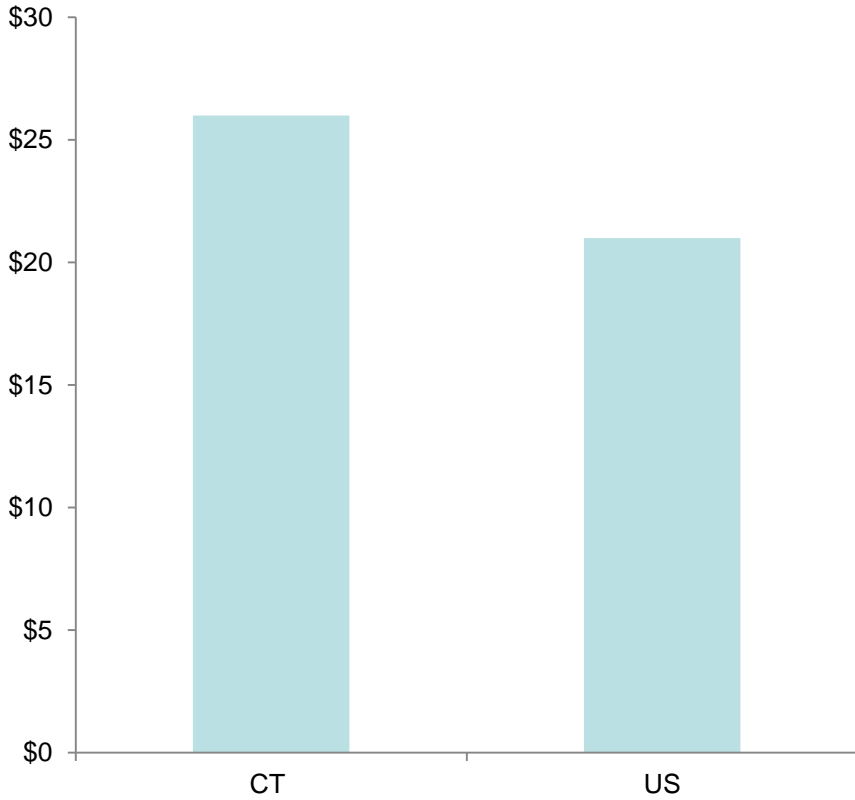
Assisted living
monthly



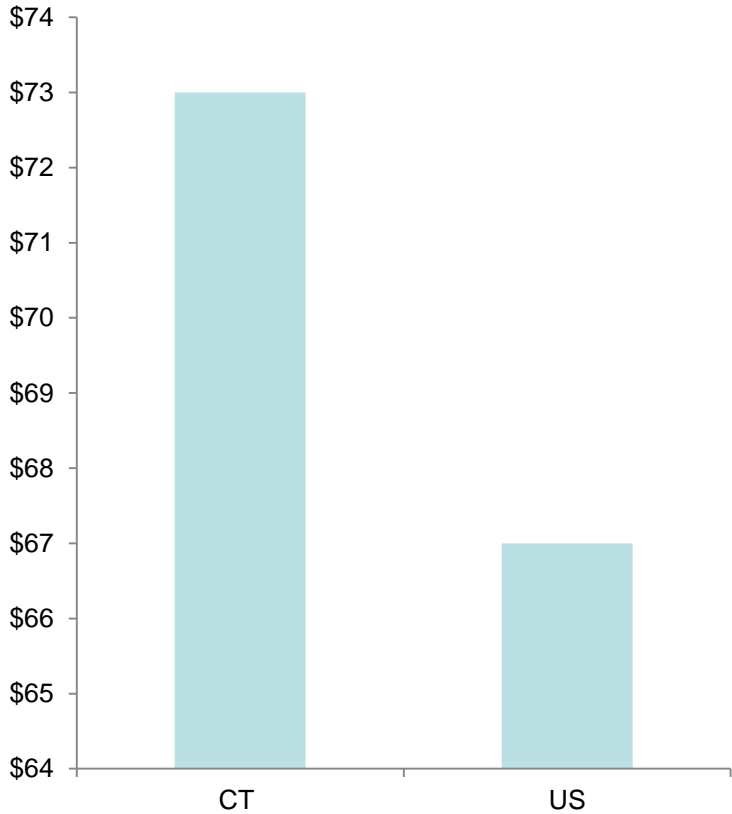
Source: 2010 MetLife LTC cost survey

LTC costs

Home health aid
hourly



Adult day services
daily



Source: 2010 MetLife LTC cost survey

Quality

- CT nursing home care quality average among states
 - Residents with too much weight loss better than average
 - Residents physically restrained average
 - Residents with declining mobility worse than average
- CT home health care quality worse than average among states
 - No measures better than average

Quality

Norwich Bulletin



Lawsuits claim neglect killed Haven Health patients
June 13, 2009

Quality

Journal Inquirer.com
NORTH-CENTRAL CONNECTICUT'S HOMETOWN NEWSPAPER

CT nursing home facing lawsuit after resident death
February 20, 2009

Norwich Bulletin.com

State investigating whether owner looted \$329,000
from Plainfield nursing home
April 5, 2010

What's happening now

- CT nursing homes closing, esp. Medicaid dependent
- Sued state in federal court for insufficient rates
 - Lost
- Case now before state Supreme Court about whether nursing homes can bill widows for care delivered to their husbands before their deaths not paid for by Medicaid
- CLASS program repealed – federal long term care insurance part of ACA

Trends

- Medicaid community based services waivers
- Training and supporting family caregivers
- Coordinating care delivery
 - Accountable Care organizations
 - Patient-Centered Medical homes
 - Increase access to primary care for nursing home residents
- More consumer directed program options
 - Consumers hire their assistants
 - Consumers decide how program resources are spent, case by case