A Series by The SCAN Foundation

Raising Expectations: California's 2014 Long-Term Services and Supports Scorecard Results

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As a physician, I've witnessed firsthand the plight of so many families whose lives are thrown into turmoil as an older parent or grandparent takes a fall, suffers an injury and experiences a sudden health decline. Without warning, families find themselves at the epicenter of a completely fragmented long-term care system: struggling to get the right care and services for their loved one, trying to figure out how to pay, juggling caregiving duties with work obligations and all the

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while wondering how this could have been prevented. Meanwhile, the older person's dignity is often compromised by a lack of options for care and services, and ultimately many end up losing some of the independence he or she once enjoyed. As a society, we can and must do better.

A newly released scorecard by the AARP Policy Institute, with support from The SCAN Foundation and The Commonwealth Fund, ranks states on how well each delivers long-term services and supports to older adults and people with disabilities. This scorecard reveals that California is currently ranked 9th, so it would seem that California is doing a pretty good job. Unfortunately, California ranks high in a national system that falls far short of meeting the needs of vulnerable older adults, persons with disabilities, and their family caregivers. There is still much work to do before we can say with confidence that we will all be able to age with dignity, choice and independence in the place we call home.

The work to be done in California and across all states looks like this: first, we need to help people get safely back to their homes after a medical intervention with the right support, in order to avoid unnecessary institutionalization. States need to develop tools that accurately assess the range of people's needs in an

organized and uniform way so they can get access to the right services at the right time in the right setting. California is currently working on a uniform assessment tool, and when it's in place it will greatly improve the system of care toward being more responsive to individual's needs, values, and preferences. Lastly, and perhaps most pressing – California's working families need tools in order to be able to plan and pay for these very likely future care needs. In our state, the cost of part-time care in one's home is 82 percent of the median household income, while the cost of care in a nursing home is an astonishing 241 percent of median household income. As staggering as these figures are, right now there is very little that families can actually do to protect themselves against the incredible financial costs of long-term care, which contrary to popular belief, are not covered by Medicare.

While states like California can and should implement such policies and procedures to make system-level improvements, our leaders at the federal level also have an important role to play, particularly in the area of how to finance these types of services and supports. Working families need a break, and vulnerable older adults deserve better. It's not an easy task, but given the fact that we are all likely to go down this avenue of aging in our lives someday, it's not something we can continue to ignore. Growing old is not a partisan or socioeconomic issue – Democrats, Republicans, rich and poor alike – we will all age, and if we fail to take action to improve our system of care, we do so at our own peril.

Full text of the Long-Term Services and Supports Scorecard can be found at www.longtermscorecard.org.

Costs of Long-Term Care Far Outpace Income for California Families

$97,820 *Cost of nursing home care is **two and a half times** what a family makes a year.*

$42,406 ***Family income level.***
$35,802 *Cost of home care is **almost all** of a family's income.*

5% of Californians over 40 have long-term care insurance coverage

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

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