

## Vote Yes on 1 for Universal Home Care in Maine

This November, Maine voters will have the opportunity to pass **Question 1** to give seniors and people with disabilities the freedom to live at home with dignity and independence. Question 1 would establish a universal home care program that guarantees in-home care services to all Maine families that need care, invests in the care workforce, and supports family caregivers.

**Maine has the oldest population in the nation**, and 70 percent of us will need some form of care as we age. But with home health care costs estimated to be \$54,000/year<sup>1</sup> and a nursing home room estimated at \$117,000/year, who can afford the care their family needs for very long? Mainers too often face the difficult choice between remaining in the workforce or providing unpaid care for their aging loved ones. At the same time, home care workers in Maine earn \$11.70 per hour<sup>2</sup> on average, making it difficult to recruit and retain home care workers, and making it far too difficult for home care workers to provide for their own families.

Our current care system, where people must spend down their life savings to be eligible for MaineCare or have access to personal wealth to meet the rising costs of care, is broken and unfair. **We believe that Maine can do more to support older adults and their families** in accessing the care they need. Question 1 is a bold step forward in supporting caregivers and families, and in asserting our state's values of care and community.

### Maine Question 1 will:

- **Guarantee in-home care for every Maine senior and person with a disability:** Every person who needs in-home and community support services will receive the resources from the Universal Home Care Program to access the help they need. The benefit will be universal: everyone in Maine who needs care will be eligible.
- **Support family caregivers:** The benefit can go towards paid home care workers as well as family members who are caregivers for an aging relative or relative with a disability. The Act broadly defines “family member” to reflect modern-day families and caregiving responsibilities.
- **Establish strong workforce standards for direct care workers:** The current shortage of direct care workers is a result of inadequate wages, poor training, and a lack of job stability. In order to provide universal home care, we must improve the job quality of the direct care profession by raising wages for care workers. This will also help recruit talented caregivers to work in newly created care jobs.

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<sup>1</sup> “Compare Long Term Care Costs Across the United States.” Genworth, September 26, 2017.  
<https://www.genworth.com/about-us/industry-expertise/cost-of-care.html>.

<sup>2</sup> “May 2017 State Occupational Employment and Wage Estimates Maine.” U.S. Department of Labor, Bureau of Labor Statistics, May 2017.  
[https://www.bls.gov/oes/current/oes\\_me.htm](https://www.bls.gov/oes/current/oes_me.htm).

## How it will work:

- **Home care trust:** A universal home care trust fund will be created. The money in the trust will remain independent of the state's general revenue and can only be used to increase access to quality, affordable home care.
- **Eligibility:** All older adults (65+) and all people with a disability will be eligible for services if they need assistance with at least one activity of daily living, such as eating, bathing, and dressing.
- **Governing Board:** The trust will be administered by an independent board made up of nine people, three from each of these constituencies: personal care agencies, home care workers, and people receiving in-home care (or their immediate family members). Board members will be elected to serve three-year terms by their peers. **The board's duties will be to:**
  - Ensure that the home care program's design is effective in providing adequate resources for families to access home care or provide family care.
  - Set mandatory standards to improve the quality of home care services.
  - Improve the wages, benefits, and working conditions of home care workers, in order to retain skilled workers. To help do so, home care agencies will be required to spend a majority of the funding they receive on homecare worker wages.
  - Collect and share information on the care needs of Maine families, including studying disparities in access by race, income, disability, and gender. An advisory committee will be established to review and provide guidance on the policies and financial management of the fund. This committee provides an additional check in ensuring the board acts transparently and effectively.

## How the program will be paid for:

- Individuals who earn more than \$128,400 will be subject to a 1.9 percent tax on earned income above that amount, which represents the current Social Security cap. Employers will also contribute 1.9 percent on earned income above \$128,400.
- Unearned income above the same threshold (i.e., income earned from investments) will also be subject to a 3.8% tax. Unearned income below that threshold will not be subject to the tax.
- 100% of the revenue from this tax will be deposited directly into the universal home care fund.

For more information visit [mainersforhomecare.org](http://mainersforhomecare.org).