

Examples of Long-Term Care Financing Approaches in U.S. States

Social insurance	Washington Cares Fund[a], set to begin covering services in 2026, will cover home and institutional care for those age 65 and older, or those age 18 and older needing assistance with activities of daily living. There is a lifetime coverage limit. Recipients contribute through payroll taxes, similar to Social Security and Medicare.
Universal comprehensive coverage	Maine Universal Home Care Trust Fund[b], a failed ballot initiative in 2018, would have provided comprehensive in-home care for all adults age 65 and older and to younger people with disabilities, without income, health-need, or resident eligibility requirements. Residents earning more than \$128,400 would be subject to an earned income tax of 1.0% (employers also would pay 1.0%), and unearned income would be subject to a 3.8% tax, which would be paid into the fund. Benefits would be available for all, not just those who contribute, unlike the Washington State program. The ballot initiative was one of the most comprehensive, state-specific long-term care financing proposals to come forward in recent years.
Residual (means-tested) systems	Some states offer non-Medicaid coverage to people who otherwise would not qualify for Medicaid based on their income; these programs use Medicaid eligibility guidelines to determine who qualifies. Some include cost sharing but otherwise are funded through general revenues. Examples include: West Virginia's Lighthouse[c], Minnesota's Alternative Care and Essential Community Supports[d], Hawaii's Kupuna Care[e], New Jersey's Jersey Assistance for Community Caregiving[f], and New York's Expanded In-home Services for the Elderly[g].
Privatized long-term care insurance	The California Partnership for Long-Term Care[h] works with long-term care insurance companies offering high-quality policies and consumer protections to ensure state residents have access to reliable coverage.
Cash assistance, grants, or reimbursement of a specific dollar amount to cover specific services	Florida's Home Care for the Elderly Program[i] offers small monthly subsidies for eligible adults age 60 and older to cover medical and nonmedical services. Hawaii's Kupuna Caregivers Program[j] offers subsidies to caregivers who provide assistance to relatives with long-term care needs.

 Download data

[a] State of Washington, Department of Social and Health Services, Washington Cares Fund, "Ensuring Washingtonians Have Access to Long-Term Care When They Need It," n.d.

[b] State of Maine, Sec. 1, 5 MRSA §12004-G, sub-§14-I, Sec. 2, 5 MRSA §12004-G, sub-§30-B, Sec. 3, 22 MRSA sub-T, 4, Pt. 4, 2018.

[c] State of West Virginia, Bureau of Senior Services, "Lighthouses," 2023.

[d] State of Minnesota, Department of Human Services, "Alternative Care," updated Jan. 24, 2020; and State of Minnesota, Department of Human Services, "Essential Community Supports," updated Nov. 21, 2021.

[e] State of Hawaii, "Kupuna Care," July 1, 2005–June 30, 2007.

[f] State of New Jersey, Department of Human Services, Division on Aging Services, "Jersey Assistance for Community Caregiving," last updated 2013.

[g] State of New York, Department of Health, "Expanded In-home Services for the Elderly (EISEL)," last updated Mar. 2010.

[h] State of California, Department of Health Care Services, "The California Partnership for Long-Term Care," last updated July 30, 2021.

[i] State of Florida, Department of Elder Affairs, "Home Care for the Elderly (HCE) Program," last updated May 4, 2021.

[j] State of Hawaii, Executive Office on Aging, "State Launches Landmark Kupuna Caregivers Program to Help Working Caregivers Pay for Support Services for Older Adults," news release, Dec. 13, 2017.

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