

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

|                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Social insurance</b>                                                                                 | 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.                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Universal comprehensive coverage</b>                                                                 | 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. |
| <b>Residual (means-tested) systems</b>                                                                  | 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].                                                                                                                                                                                      |
| <b>Privatized long-term care insurance</b>                                                              | 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Cash assistance, grants, or reimbursement of a specific dollar amount to cover specific services</b> | 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 (EISEP)," last updated Mar. 2010.

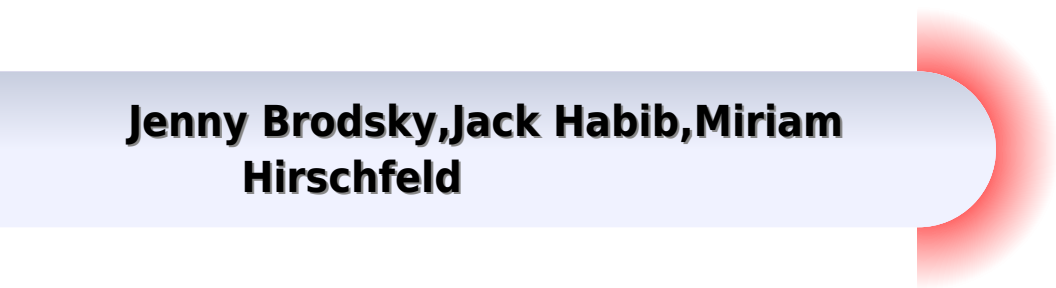
[h] State of California, Department of Health Care Services, "The California Partnership for Long-Term Care," last updated July 30, 2021.

[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.

# Long Term Care Other Countries Tighten Budgets While Seeking Better Access

**Jenny Brodsky, Jack Habib, Miriam  
Hirschfeld**



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*Long-Term Care* DIANE Publishing Company,1995-04      **Long-term Care** United States Accounting Office (GAO),2018-04-30 HEHS 94 154 Long Term Care Other Countries Tighten Budgets While Seeking Better Access

Long-term Care United States. Congressional Budget Office,1977      **Indexes for Abstracts of Reports and Testimony** ,1994      **Health, Education, and Human Services Division Reports** ,1995      **Persons with Disabilities** Joshua M. Wiener,Steven B. Clauser,David L. Kennell,2010-12-01 A key issue in the debate about reforming the U S health care system is how to finance and organize the delivery of long term care This volume offers perspectives on several important facets of this problem including the regulation of private long term care insurance catastrophic out of pocket costs and the use of long term care and acute care services by the chronically disabled elderly In addition to the editors the contributors are Lisa Alecxih David Kennell and John Corea Lewin VHI Brian Burwell and William Crown Systemetrics Terry Coughlin Korbin Liu and Sharon Long Urban Institute Judith Kasper Johns Hopkins University Kenneth Manton and P J Eric Stallard Duke University Jennifer Schore Mathematica Policy Research Catherine Sullivan Brookings and Bruce Vladeck Health Care Financing Administration Dialogues on Public Policy      Health, Education, Employment, Social Security, Welfare, Veterans United States. General Accounting Office. Health, Education, and Human Services Division,1995      Back to Reform Charles J. Dougherty,1996 Back to Reform is a persuasive discussion of the moral values that spurred the movement for health care reform and that remain insistent today The book is also a critique of exclusive reliance on marketplace reforms for improvements in health care By examining the values at the heart of the need for health care reform Dougherty displays the incompatibilities between these values and those related to the marketplace      *Key Policy Issues in Long-term Care* Jenny Brodsky,Jack Habib,Miriam Hirschfeld,2003 Key policy issues in long term care LTC are complex and the numbers of persons needing such care continue to increase This volume addresses these issues the role of and support to the family integration with health and social systems case management and strategies for designing LTC systems

*Germany* Eric Solsten,1999-08 Reviews Germany s history and treats in a concise and objective manner its dominant social political economic and military aspects Sections written by experts include chronology of important events early history to 1945 history 1945 1990 the society and its environment social welfare health care and educate the domestic economy international economic relations government and politics foreign relations national security military tradition strategic concerns and military missions the armed forces defense budget and such military issues as uniforms ranks and insignia defense production and export foreign military relations and internal security      *Monthly Catalogue, United States Public Documents* ,1995      **Monthly Catalog of United States Government Publications** United States. Superintendent of Documents,1995 February issue includes Appendix entitled Directory of United States Government periodicals and subscription publications September issue includes List of depository libraries June and December issues include semiannual

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