

America's Long-Term Care Crisis: Advancing New Financing Options

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What is Long-Term Care? (aka Long-Term Services and Supports)

Non-medical
functional support

Help with Activities
of Daily Living (ADL)
(e.g., bathing, dressing,
eating, walking)

Received in a
home or
institutional setting

Provided by paid
&/or unpaid
caregivers

www.longtermcarepoll.org

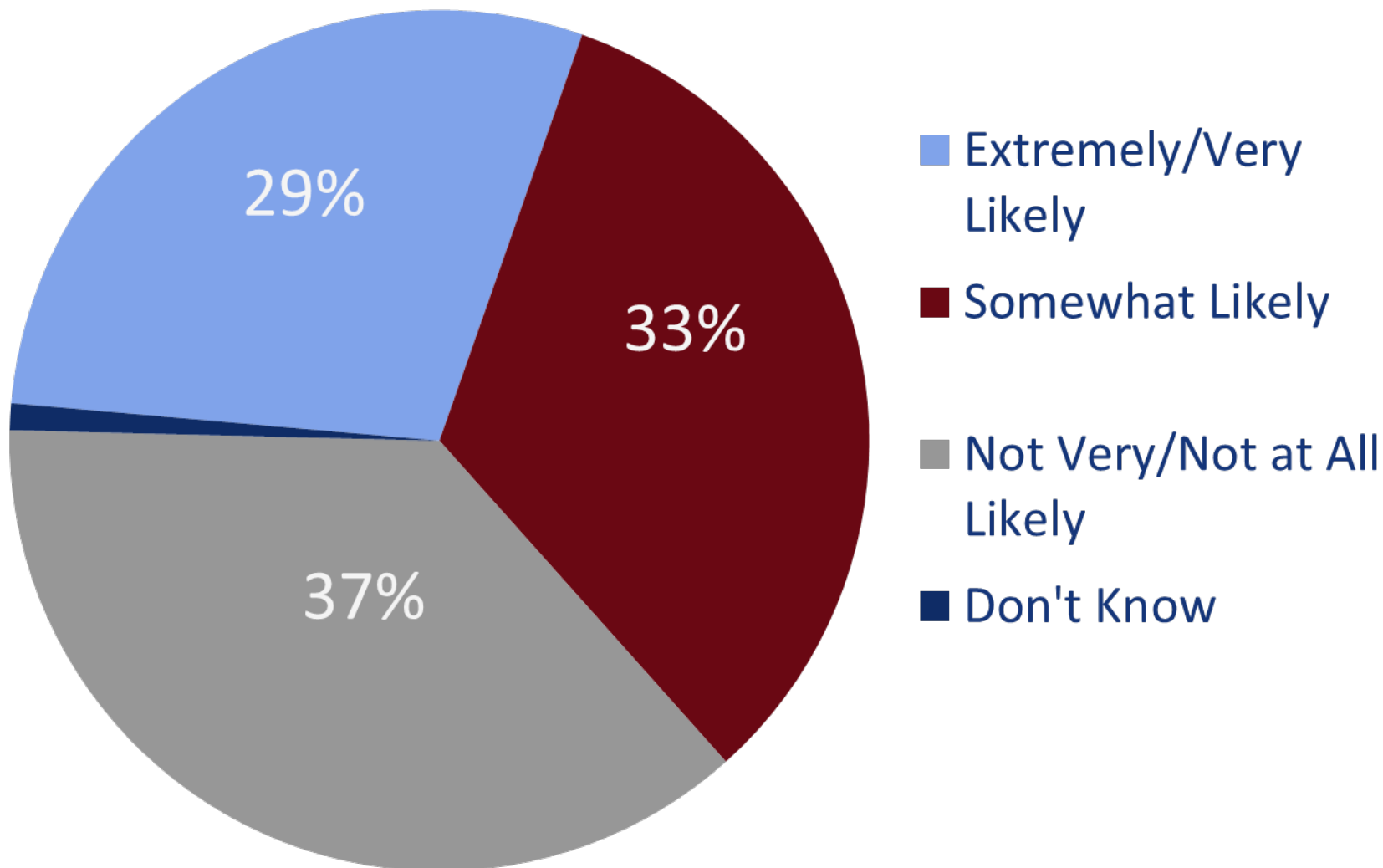


Long-Term Care in America: Views on Who Should Bear the Responsibilities and Costs of Care

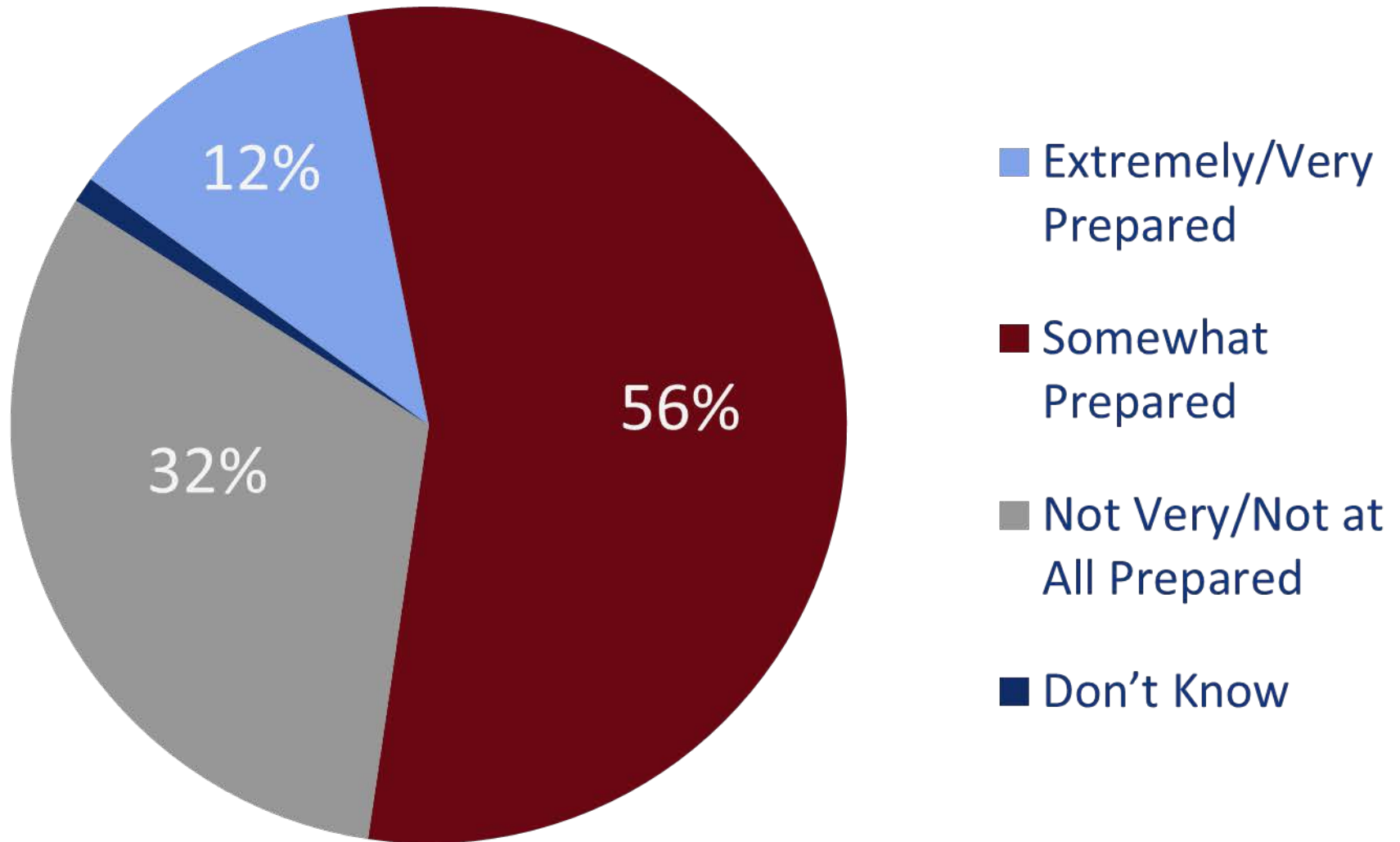
Opinions and attitudes about long-term care in the United States.

[Read more](#)

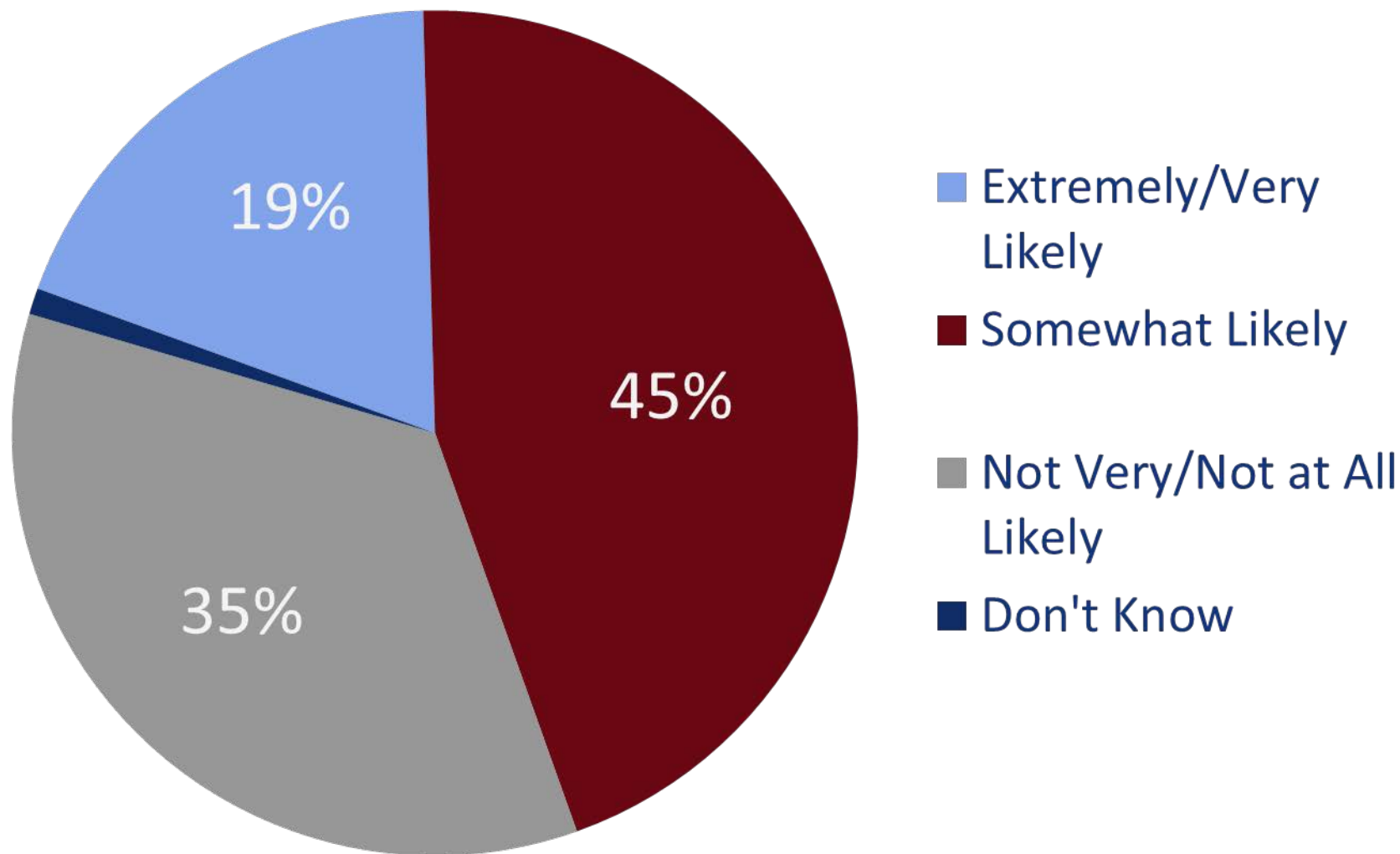
% loved one needs care in next 5 years



% who are prepared to help a loved one



% who believe they will ever need help



A Risk We All Face

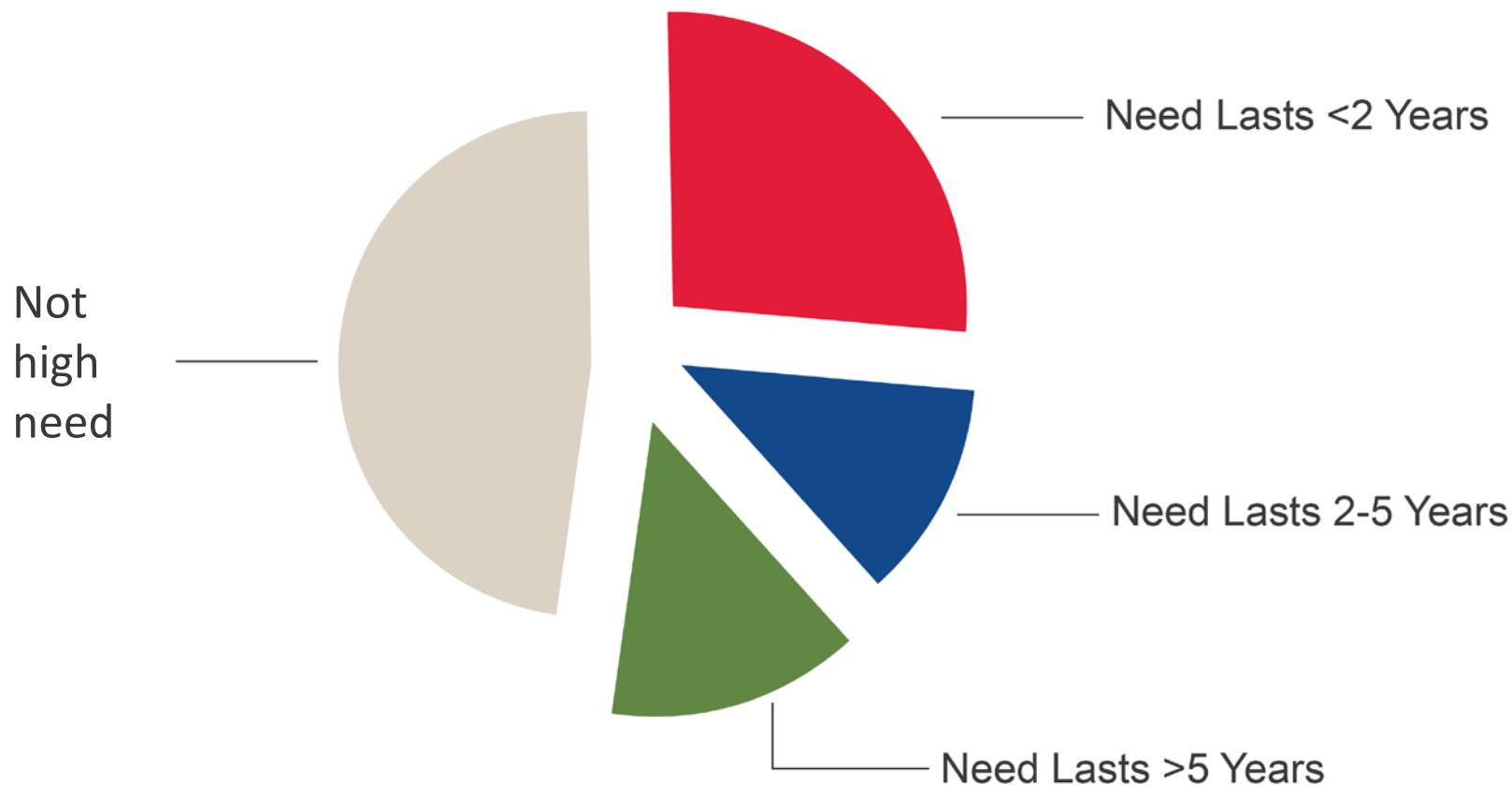


**Half of Adults Age 65+ Will Need a
High Level of Care at Some Point**

Favreault & Dey (2015), Table 1

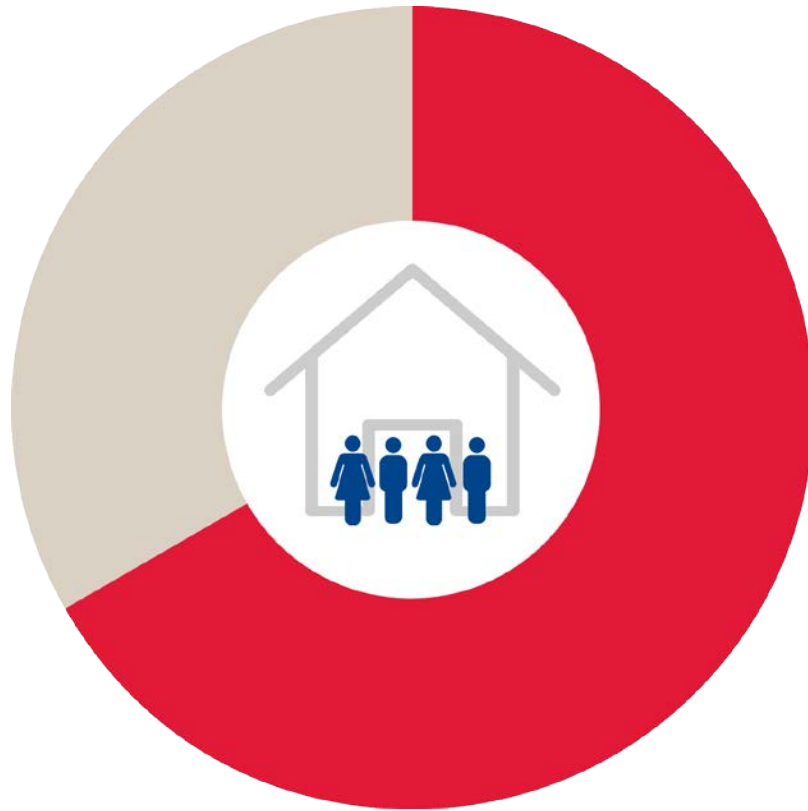
Older Adults Risk Many Years of High Need

52% of Adults Age 65+ Have High Need



Favreault & Dey (2015), Table 1

Americans Rely on Unpaid Caregivers

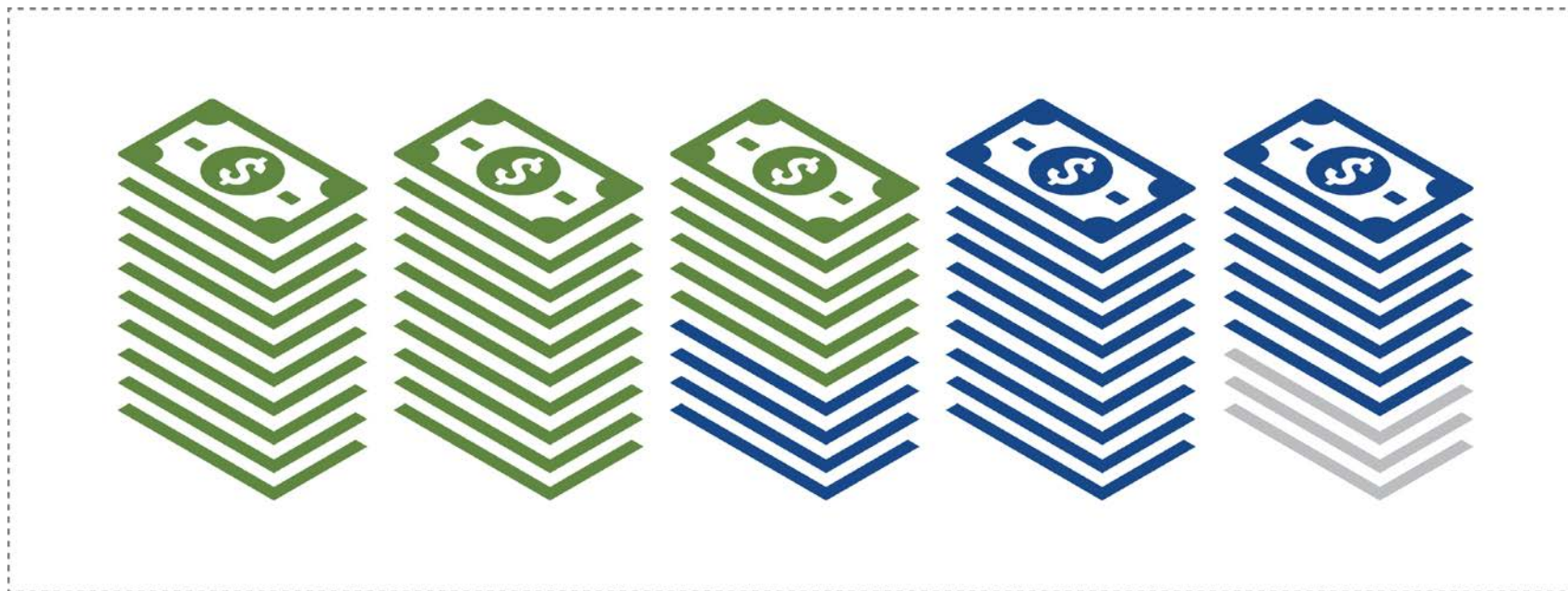


Nearly 2/3

of Older Adults with
LTC Needs Living at
Home Receive All
Help from Unpaid
Family and Friends

Note: Excludes individuals living in nursing homes
Freedman & Spillman (2014), Table 2

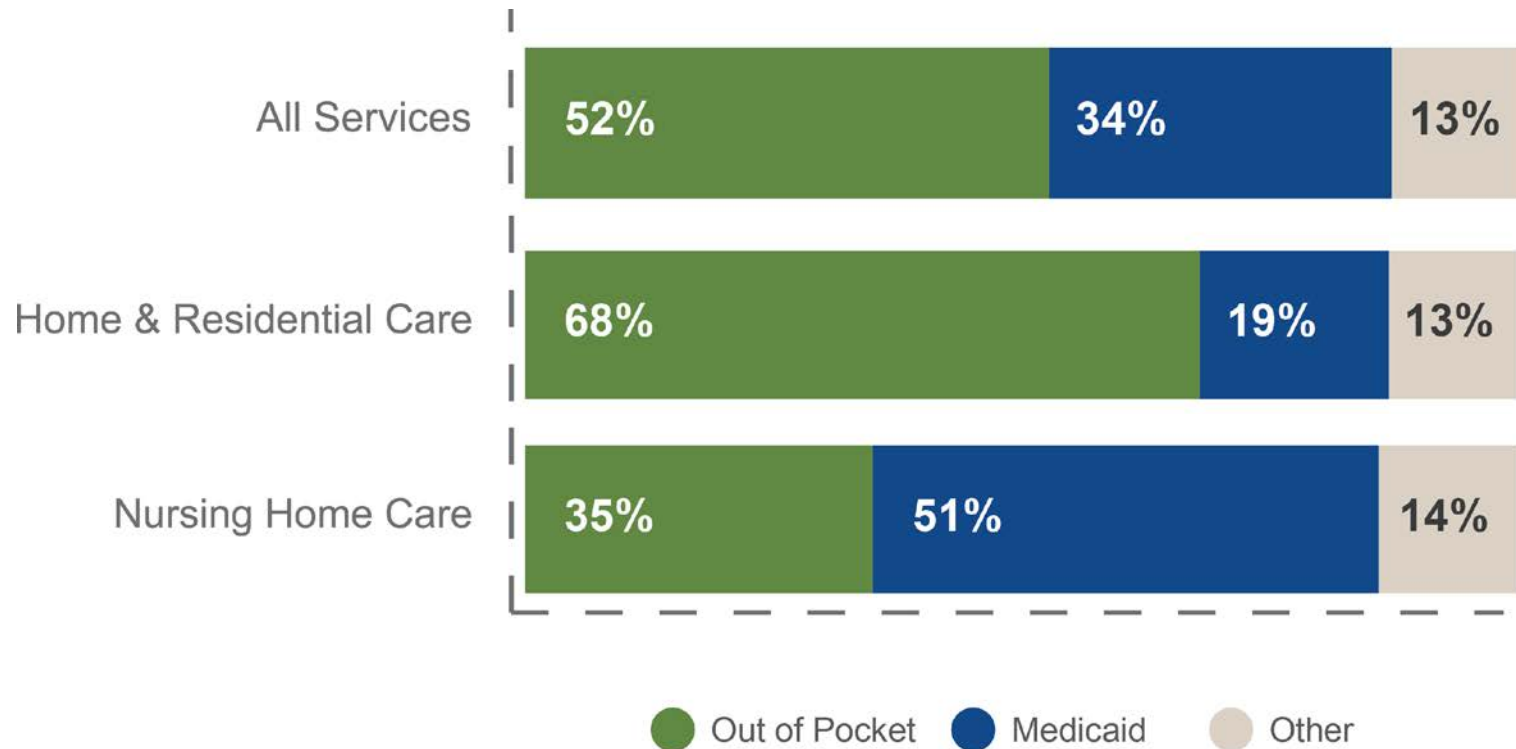
More Than Half of LTC Spending...OOP



● Out of Pocket (53%) ● Medicaid (42%) ● Private LTC Insurance (5%)

Favreault & Johnson (2015), Table 15

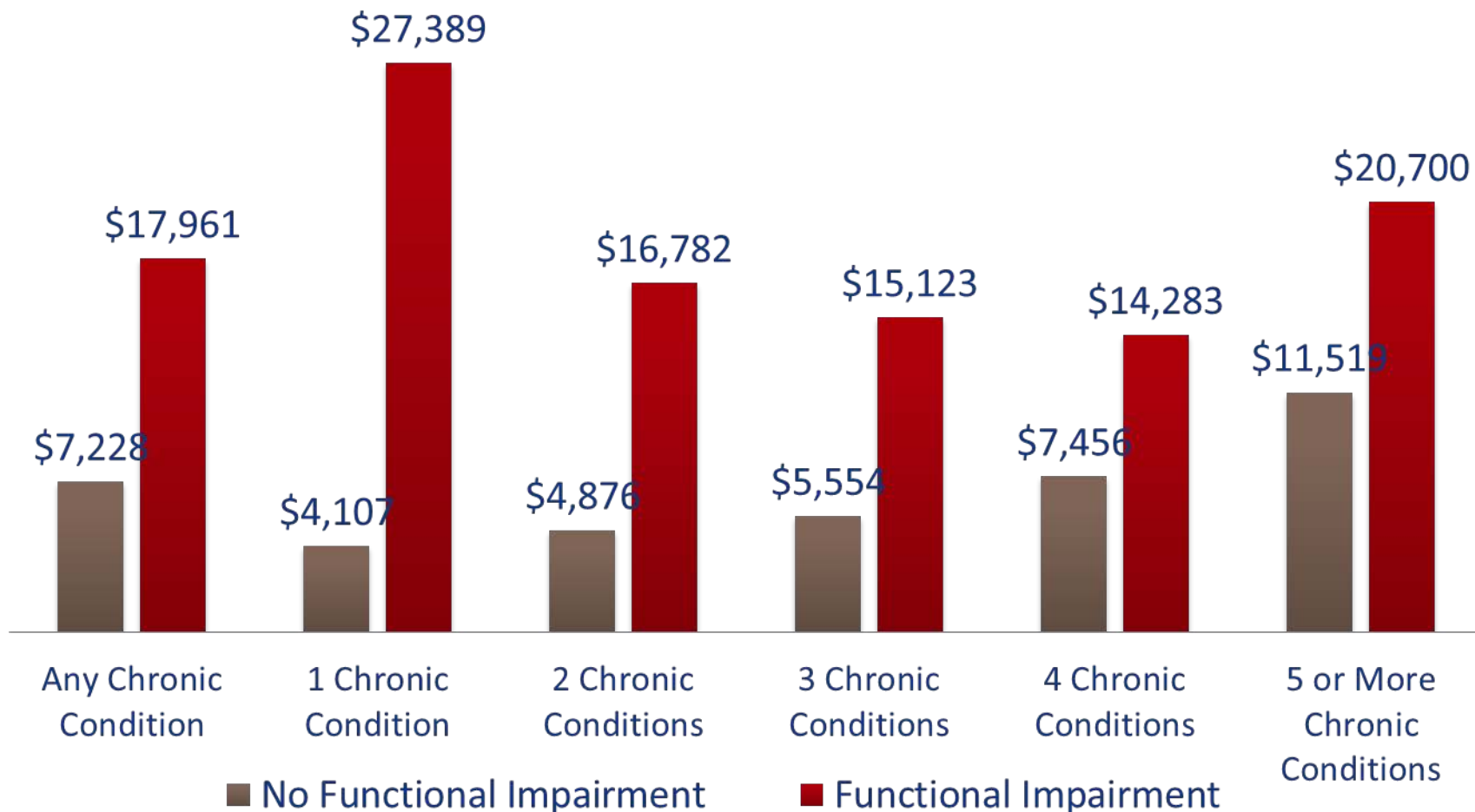
Medicaid & Out of Pocket Cover Most Lifetime Average LTC Spending



Note: The estimated remainder of spending (Other) includes a combination of private LTC insurance and Medicare
Favreault & Dey (2015), Table 3A

Hidden Costs of Chronic Health Conditions & Functional Limitations

Annual Per Capita Medicare Spending in 2012, by Chronic Conditions & Functional Impairment¹

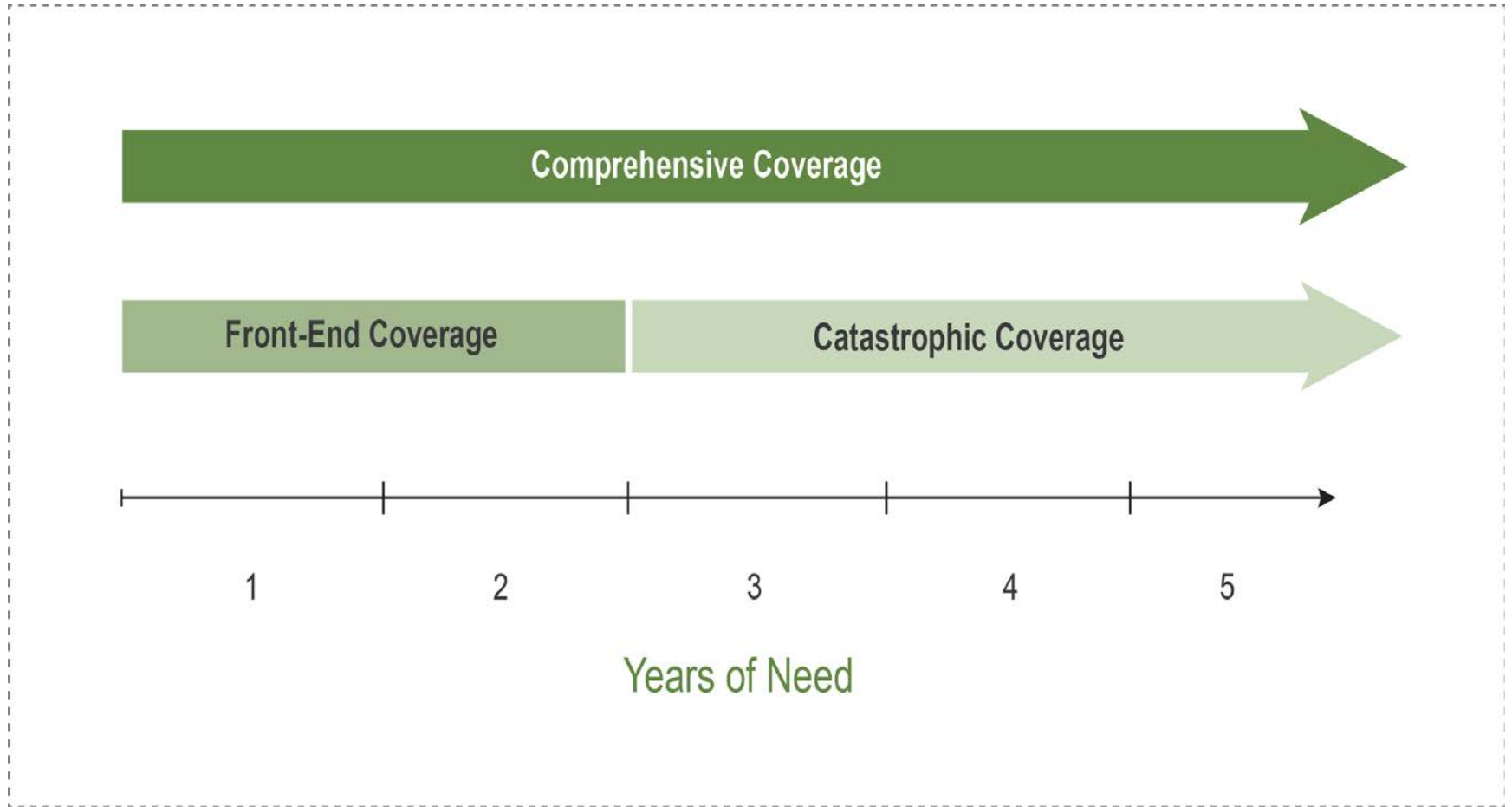


¹ N=18,843,410 with any chronic condition and no functional impairment, N=4,617,613 with any chronic condition and functional impairment.

#LTCFinancing



Mandatory & Voluntary: Three Approaches to Covering LTC Risk



Emerging Policy Recommendations

- Private LTC Insurance improvements
- Medicare supplemental benefits
- Medicare respite benefit
- Catastrophic coverage
- Person-centered Medicaid flexibility

Our Vision:

A society where older adults can access health and supportive services of their choosing to meet their needs.

Our Mission:

To advance a coordinated and easily navigated system of high-quality services for older adults that preserve dignity and independence.

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