# CADA CALIFORNIA AGING & CALIFORN

The California Aging and Disability Alliance (CADA) is comprised of 20 diverse organizations sharing a common commitment to creating affordable financing solutions to strengthen the long term services and supports (LTSS) system today and prepare California for tomorrow.

# California confronts many challenges in how to finance, develop, and organize LTSS services.

California currently has almost 8 million persons who are either older adults or persons with mobility, sensory, intellectual/developmental, and/or mental health disabilities. This population will grow significantly over the next decade. This is due to the aging of the "baby boomer" cohort and medical advancements that have resulted in longer life expectancies and in more Californians living with disabilities related to chronic conditions.

Despite this, LTSS are not covered adequately by Medicare, and most Californians cannot afford to purchase private long-term care insurance. Paying out-of-pocket for LTSS is cost prohibitive for many and creates a significant financial and social burden for California families. For individuals and families, the unanticipated costs can lead to impoverishment, lack of care options, and intense psychological stress. When informal networks of care are not available, individuals and families pay out-of-pocket for

## What is LTSS?

Also referred to as long-term care (LTC), LTSS consists of a broad range of day-to-day tasks that include personal care (bathing, dressing, toileting); complex care (medications, wound care); help with housekeeping, transportation, paying bills, and meals; and other ongoing social services. LTSS may be provided in the home, in assisted living and other supportive housing settings, in nursing facilities, and in integrated settings that provide both health care and supportive services. The LTSS system seeks to empower consumers to self-direct their care in the setting they choose.

## Who uses LTSS?

Generally, individuals who use LTSS include, but are not limited to, older adults and persons with disabilities, including mobility, sensory, intellectual/developmental, and/or mental health disabilities. Unpaid caregivers, including family members and friends, can also receive supportive services or respite to help in the care of their loved ones.

LTSS, purchasing services provided by home care aides, adult day services, assisted living communities, and nursing homes, to help fill the gap. But these services bring high costs, not only to the individuals directly involved, but also to taxpayers and the government as more individuals are forced to spend down assets to qualify for an already overburdened Medi-Cal system.

### **Early Successes**

CADA initiated and succeeded in securing \$3 million in the 2018-19 state budget to incorporate key Long-Term Services and Supports (LTSS) screening questions on the California Health Interview Survey (CHIS), the largest population-based state health survey in the United States. CADA members have worked with the CHIS team to develop the right questions to gather the data policy makers need to better understand the unmet need for LTSS across California.

### Member Organizations include:

- AARP California
- Alzheimer's Association
- California Alliance for Retired Americans
- California Association for Adult Day Services
- California Commission on Aging
- California Domestic Workers Coalition
- California Foundation for Independent Living Centers
- California Long-Term Care Ombudsman
  Association
- CalPACE
- Caring Across Generations

California's LTSS stakeholders have come together to identify and implement solutions.

A broad cross section of stakeholders, including statewide representatives of aging, consumers, disability, labor and provider groups joined together in 2017 to meet with experts and engage with policy makers at all levels to raise awareness, build momentum, and develop solutions to meet the needs of older adults and people with disabilities.

CADA members share a common commitment to creating affordable financing solutions to address the needs of our population now and into the future.

- Congress of California Seniors
- Disability Rights California
- Disability Rights Education and Defense Fund
- Hand in Hand: The Domestic Employers Network
- Justice in Aging
- LeadingAge California
- SEIU Local 2015
- State Independent Living Council
- The Arc of California
- UDW/AFSCME local 3930