LTSS Subcommittee Recommendation: Create a social insurance LTSS benefit in California.
The recommendation has two key components – the LTSS benefit and a related awareness campaign.

LTSS Benefit
Short term (by yearend 2020)
Recommendation Evaluation Language:
- *By 2020 an actuarial study and proposed benefit design and financing plan are completed.*
- *By 2021 the program is codified in law and a governance structure is stood up.*
Measurement and indicator(s):
- An actuarial analysis inclusive of the principles outlined in the Master Plan for Aging (MPA) recommendations is completed and includes
    o ADL/IADL/Cognitive impairment data at the CA level to enable a profile of LTSS need.
    o HIPAA trigger of 2+ ADLs or severe cognitive impairment to support flow between private insurance benefits (e.g., CalPERS plans) and the state benefit.
- California enacts legislation creating an LTSS social insurance benefit.
- Key measures from National Health and Aging Trends Study (NHATS) on unmet need incorporated into CHIS.
Data Source(s):
- California State Legislature
- CHIS
- TBD based on actuarial analysis findings

Midterm (by yearend 2025)
Recommendation Evaluation Language:
- *By 2025 a social insurance benefit will be launched (beginning to pay benefits)*

Measures and indicator(s):
Note: the following are reasonable to measure one year after benefit implementation (e.g. 2026).
- A decrease of XX% in reported unmet needs is achieved through increased funding to address unmet needs.
- A decrease of XX% in reported out-of-pocket expenses for individuals and caregivers is achieved through benefits distribution.
Data Source(s):
- CHIS – support services needed but not currently receiving question.
- Survey data from individuals receiving benefits from new social insurance program

Long term (by yearend 2030)
Recommendation Evaluation Language:
- *By 2030, the percentage of individuals reporting unmet LTSS needs will decline by 20%, according to the CHIS data.*
Measures and indicator(s):
- A decrease of XX% in reported unmet needs is achieved through funding to address unmet needs.
- A decrease of XX% in spending burden and out-of-pocket expenses for caregivers is achieved through benefits distribution.

Data Source(s):

- CHIS – support services needed but not currently receiving question.
- Survey data from individuals receive benefits from new social insurance program

Public Awareness Campaign

Recommendation language: Create a campaign to raise awareness on the need for a LTSS financing solution and drive public support for a publicly-financed LTSS benefit. The campaign should have short term goals to raise awareness among all Californians, and longer-term goals to focus on raising awareness among younger generations and multicultural communities.

Short term (by 2020)
Measures and indicators:
- As part of the feasibility study, conduct public opinion research to understand what Californians are willing to pay to support an LTSS benefit program.
- Design an awareness campaign to foster support for an LTSS benefit, incorporating best practice learnings from previous awareness campaigns.

Data Source(s):
- TBD

Midterm (by 2025)
Measure and indicator(s):
- Design and launch a multifaceted, multichannel campaign that educates Californians about the LTSS benefit program key features and eligibility.
- Increased awareness of LTSS benefit by Californians as demonstrated by XXX (e.g. number of benefit inquiries; claims; travel to a program benefit website?)

Data Source(s):
- TBD based on benefit design and campaign plan development.

Long term (by 2030)
Measure and indicator(s):
- Increased awareness of LTSS benefit by as demonstrated by XXX
- Increased awareness of LTSS benefit by younger generations as demonstrated by XXX

Data Source(s):
- TBD based on benefit design and campaign plan development.