



**Inland Coalition
on Aging**

Monthly Meeting

October 22, 2024

Inlandaging.org

Agenda

Welcome

Recap of IE- MPA Conference

Key Points from Last Meeting

IE-MPA Updates

Long Term Services and Support

Next Meeting

IE- MPA Conference Recap

Dr. Ben Jauregui

ICA Chair



**Inland Coalition
on Aging**

2nd Annual Event: September 2024



Inland Coalition
on Aging

Last ICA Meeting

Dr. Ben Jauregui
ICA Chair

Key Points

Ben Jauregui, ICA Chair

**Kristin Maithonis, Director of Housing
Services, Housing Authority of the
County of San Bernardino**



- Housing assistance provided and its requirements by Housing Authority of San Bernardino
- Housing challenges for older adults, adults with disabilities, and caregivers.
- Housing opportunities created by the organization
 - Redlands, Redevelopment on Baseline and Waterman. Partnership with other developers
- Providing permanent housing Vs. transitional or emergency housing
- Housing legislation advocating for older adults, adults with disabilities, and caregivers.

IE-MPA Updates

Carmen Estrada, MPA
ICA Treasurer

Updates

- **Submitted our application for AARP Age Friendly Network for Riverside County and San Bernardino County**
 - Received letter of support for San Bernardino County
- **IE-MPA Outreach**
 - 10/7/24 CCLTSS LMPA Dinner
 - 10/8/24 CA for All Ages & Abilities – Day of Action
 - 10/21/24 California Commission on Aging General Meeting Presentation: Developing a Local Master Plan for Aging

2024 – 2025 IE MPA DEVELOPMENT PROCESS



Feb: Workgroups reviewed stakeholder recommendations

Mar – Aug: Workgroups developed draft implementation plan

***June:** ICA hosted disability focus group

Aug – Dec: IE MPA Team meets with potential implementation partners

Winter/Spring 2025: Community Comment

June 2025: MPA Action Plan Release

Help Us Spread the Word

Marketing Tools [InlandAging.org/media](https://inlandaging.org/media)

- Share ICA brochures and informational flyers at your outreach events.
- Post on your social media using our Social Media Kit
- Share emails you receive from us with other professionals in your community.
- Invite someone to attend an ICA meeting and become a member

ICA LinkedIn – Follow us!

<https://www.linkedin.com/company/inland-coalition-on-aging/>

Community Awareness LiveStreams- Next Tuesday October

- youtube.com/@InlandCoalitionOnAging

Interested in a presentation about ICA/IE-MPA? Email us at info@InlandAging.org

Long Term Services and Supports for Long Term Care Planning

Mariya Kalina

Executive Director

CA Collaborative for LTSS



**Inland Coalition
on Aging**

California's Long-Term Services & Supports (LTSS) Landscape





Mariya Kalina

Executive Director, California Collaborative for
Long-Term Services and Supports (CCLTSS)

Agenda

- I. Introduction
- II. California's Aging & Disability Landscape
- III. What Are LTSS?
- IV. Systems Change Efforts Underway
- V. Get Engaged
- VI. Questions

The CA Collaborative for Long-Term Services & Supports (CCLTSS) Works To...



Foster understanding among its members about all components of long-term services and supports (LTSS).



Educate policymakers about the needs of older and disabled adults.



Develop policy solutions and recommendations for improvement.

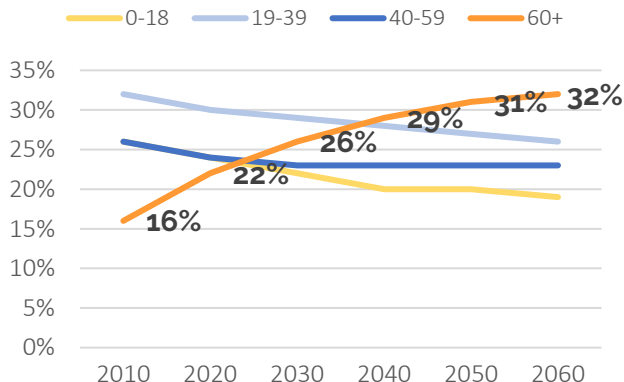


Build connections and support members in their advocacy on behalf of older and disabled adults.

I. California Landsape

California's Aging Population Is **Growing** Faster Than Any Other Age Group

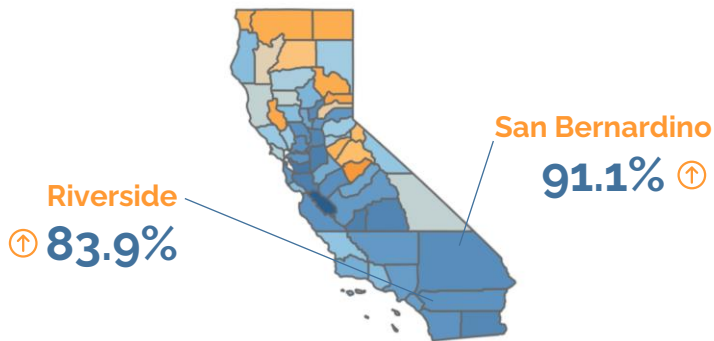
Percent of CA's Population By Age Group



By 2030, **over 25%**
(1 in 4) Californians will
be age 60 and older.

Population Growth by California County

2020-2060



-46.4%

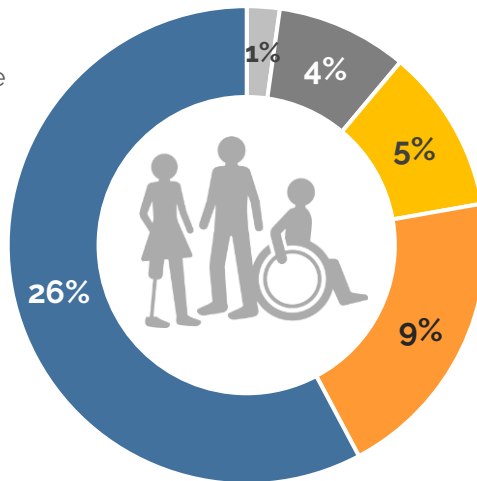


157.4

Disability Prevalence Increases With Age

CA Disability
Prevalence by Age

- Age 4>
- Age 5-15
- Age 16-20
- Age 21-64
- Age 65-74



⌵

The number of older disabled Californians will **increase by 160%** between 2015 and 2060.

⌵

The State's Older Adult Population Is Becoming **More Racially and Ethnically Diverse**

CA's 60+ Population by Race/Ethnicity, by Year



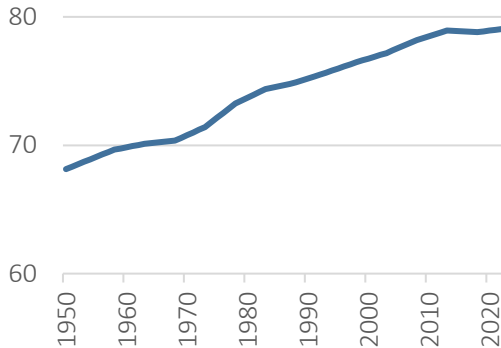
By 2030, White, non-Hispanics will **no longer represent the majority** of older adults.

POC | *People of Color*

Life Expectancy Has Been On The Rise Since 1950

Life Expectancy In CA, 2019: **81.4 Years**

U.S. Life Expectancy 1950-2022



As many as **half of today's 5-year-olds** are predicted to live to the age of **100**.

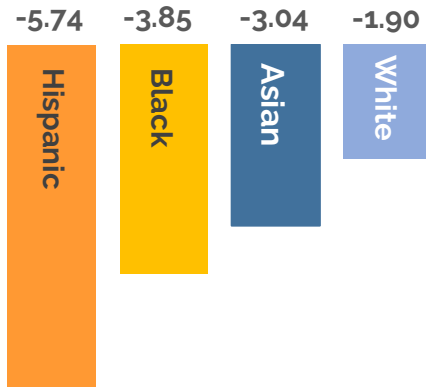
Life Expectancy Of Californians **Decreased** As A Result Of The COVID-19 Pandemic



**The impact was not even
across the board...**

For Hispanics, life
expectancy declined
by nearly **6 years**.

CA Life Expectancy Decline 2019-21





Long-Term Services and Supports (LTSS)

refers to a wide range of personal, medical, and social supports needed by persons with functional limitations over an extended time.



What Can LTSS Help With?

Personal Care
Transportation
Care Coordination
Meal Preparation
Grocery Shopping
Wound Care
Housekeeping
Errands
Medication Management

+ More!

Examples of LTSS

LTSS Can Be Provided In A Variety Of Settings

Home and Community-Based Services (HCBS)



Home-Based

Personal Care Aide
Home Health Aide
Respite Care
Caregiver



Community-Based

Assisted Living
Adult Day Health Center
Residential Care Facility
Regional Center
Independent Living
Respite Care
Villages



Facility-Based

Nursing Home
Intermediate Care

Long-Term Services and Supports (LTSS)

A Fragmented System Of Care



CA's LTSS service delivery system is siloed across multiple government agencies with a fragmented patchwork of programs across the state.

Access to care is **inequitable** and **difficult to navigate**, resulting in:

- Poorer health outcomes.
- Increased likelihood of unnecessary institutionalization.
- Higher state expenditures.

2/5 community-living older adults experienced adverse consequences due to unmet LTSS needs.

Periodic Table of California's Long-Term Care Programs and Services for Older Adults and Adults with Disabilities

Program or Service Name/Acronym/Abbr.																
Primary Funding Source (if known)																
AD program																
CAPP	CBAS CMS															OAC
PHCA**	CRCs	IMPACT DHCS														
WISE-WOMAN CDC	AIDS waiver CMS	IHO waiver CMS														
GAP CDC	HCBS DD waiver CMS	DD-CNC waiver CMS	State Plan Services CMS	Veteran Homes	RCs	SCCRC	ILCs	SFMNP USDA	CACFP USDA	SD	LTD	LIHEAP ACF	WAP DOE	SSDI SSA	ADCRCs*	Nutr. ACL
AIDS waiver CMS	ALW CMS	NF-AH waiver CMS	MMC CMS	Home Loans	HCBS-DD waiver CMS	CPIS	MEP	Spec. Services	PFL	SOP	DCRA	PC&S	SSI/SSP SSA	BBP*	SCSEP ACL	FCSP ACL
HHA Cert.	CCT CMS	IHSS+ CMS	CCI CMS	Pension	DCs	SSS	TTW	SAP	CalJOBS	Senior Savers	HCVP/ AHP HUD	BMFEA	CVCB	Linkages*	Support. Services	Legal Asst. ACL
NH-L&C	CPLTC	PACE CMS	PDDP	Claims	OPS	CSLB- Contractor Info	TBI	BEP	EU	EDSTP FTA	PRA HUD	ECE	CLM/ CORC	RPOS*	MIPPA ACL/CMS	LTCOP ACL
CBAS L&C	CLSB waiver CMS	SCAN CMS	GHPP	A&A	FGSCP	CFB	AT	LEAP	AJCC	NFT** FTA	MHSA HP MHSA	EOLCP	APS	SCP*	NFT* FTA	EAPP ACL

*These programs no longer receive any General Fund support, but remain authorized in statute as part of the Older Californians Act. The local Area Agencies on Aging determine whether and to what extent to fund the programs.

****These programs no longer receive any General Fund support.**

The Need for Support Is Growing

More Than Half of CA's Older
& Disabled Adults Reported
Needing Help With Routine Care.



1 in 5 Reported Needing Help
With Personal Care.



In California, **1.3 million** older adults live alone.
The number of individuals age 65+ living alone is
growing.

The Vast Majority Of Individuals With LTSS Needs Rely On **Unpaid** Assistance From Family And Friends

There are **4.7 million** family caregivers in California.



Women (particularly women of color) are providing a disproportionately large share of unpaid caregiving – **often while simultaneously caring for children.**



Spend an average of **\$7,000 - \$13,000/year in out-of-pocket** costs associated with caregiving



Provide **\$63 Billion** in economic value of unpaid care



Provide **4 Billion** hours of unpaid care

Direct Care Workers Are Paid To Provide Essential, Hands-On, Daily, & Long-Term Assistance

They work in...

- Private homes.
- Community settings.
- Congregate facilities.



80% are women.

47% are immigrants.

75%+ are people of color.



Their median income is **\$14-\$18** per hour.

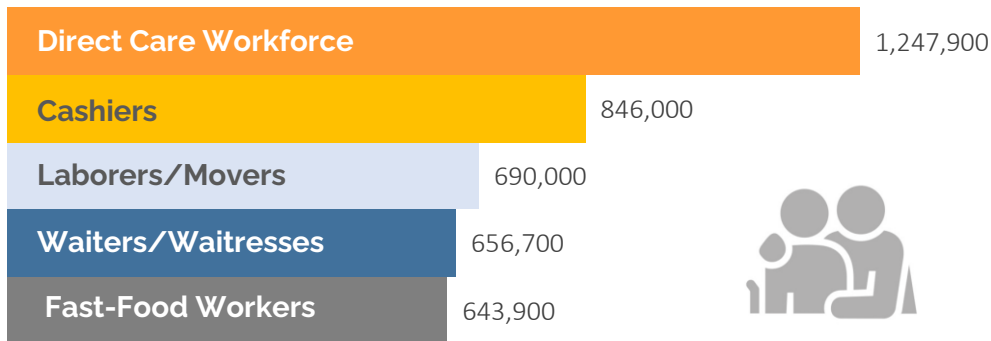


47% receive public assistance benefits due to low wages

California Is Facing A Direct Care Workforce Crisis

The increase in CA's aging population and the number of older and disabled adults living alone is **driving demand** for caregiving professionals.

Occupations In CA With Most Job Openings, 2018-2028



Demand

VS.

Supply

By 2030, **1 Million+** Californian's will have self-care limitations

Fewer family caregivers are available

Older and disabled adults **increasingly prefer to age in place**



Direct care work is **physically and emotionally demanding**

Low wages that can't support the cost of living

Limited resources, training, and support make it difficult to attract and retain workers

LTSS Can Be Expensive

Costs vary widely depending on the type and amount.



Even if they sold their homes,

HALF of CA's middle-income older adults would not have sufficient resources to pay for private assisted living.

CA Average Costs, 2019



Adult Day Care
\$20,020
5 days/week



Home Health Aide
\$43,680
30 hours/week

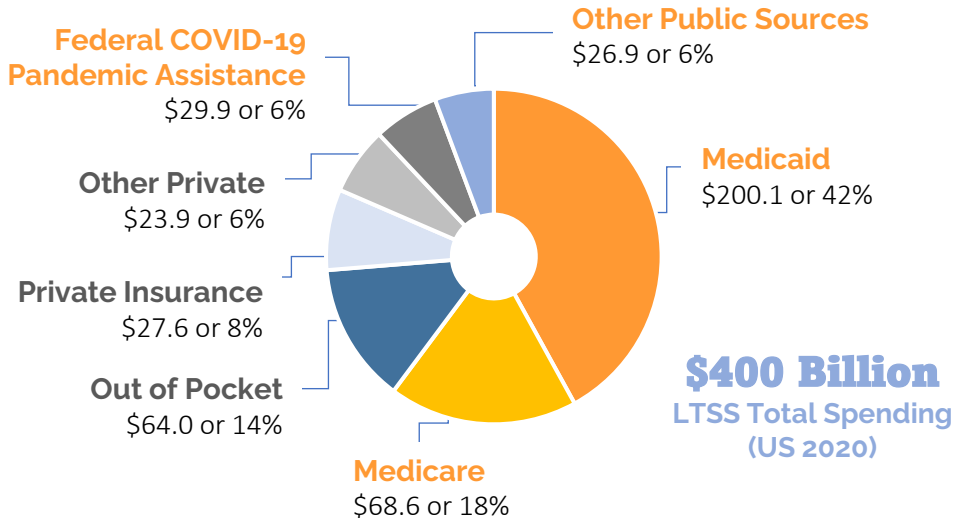


Assisted Living
\$54,000



Nursing Home
\$127,750

Most LTSS Costs Are Paid by Medicaid





A common consumer misconception is that Medicare pays for LTSS.

However, Medicare only covers limited LTSS.



California's Medicaid is known as **Medi-Cal**

Medi-Cal is only available to Californians at or below 138% of the Federal Poverty Level (FPL).

138% FPL is equal to just **\$20,120 per year** in annual income for a single individual.

California's "Missing Middle"

Describes individuals between 139 – 650% FPL

401% - 650% FPL
Up to \$94,770*

Unlikely to qualify for
Medi-Cal

Without selling their homes, **89%** will have insufficient resources for private-pay assisted living.

139% - 400% FPL
Up to \$58,320*

At-Risk of Spending
Down to Medi-Cal
Eligibility

By 2033, **1 million** individuals will be at-risk of spending down

<138% FPL
Up to \$20,120*

Medi-Cal Eligible

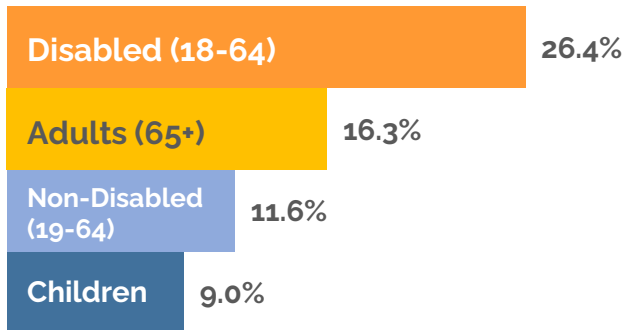
*Annual income for single individual

Older & Disabled Adult Poverty Outpaces State Average

CA Average Poverty Rate, Fall 2021: **11.7%**



CA poverty rate by age and ability status



Older And Disabled Adults Are **Center Stage** In California's Housing Affordability And Homelessness Crisis



Nearly **half** of California's unhoused adults are 50+ years old.



35% of rented households with residents 65+ spend more than **half** of their income in rent.



In 2020, **42%** of people experiencing homelessness reported a disabling condition.

32% of Californians experience chronic homelessness exacerbated by a disability.



Building A California For All Ages And Abilities

The **Master Plan for Aging (MPA)** serves as a “blueprint” to prepare California for the coming demographic changes.

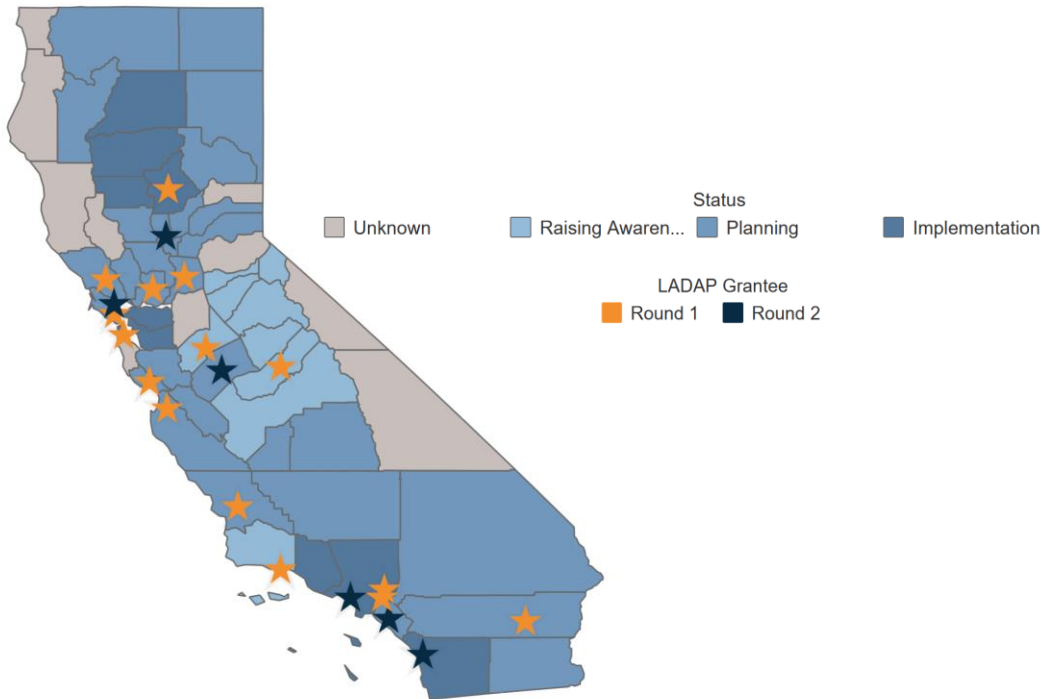
The **MPA** is comprised of

5 Bold Goals

23 Strategies

200 + Initiatives

aimed at building a CA for
all ages and abilities by
2030.



California Is Innovating!

California's **CaIAIM** initiative seeks to address delivery system fragmentation and improve health outcomes for over **2 MILLION** older and disabled adults who receive Medi-Cal.

CaIAIM Goals



Implement a whole-person care approach and address social determinants of health.



Improve quality outcomes, reduce health disparities, and drive delivery system transformation.



Create a consistent, efficient, and seamless Medi-Cal system.

Celebrating Success 2022-23

- Significant investments in affordable housing
- Restoration of cuts to IHSS
- Increased access to Medi-Cal Assisted Living Waiver
- Expanded coverage to undocumented older adults
- Eliminated Medi-Cal Asset test
- Investments in Alzheimer's & Dementia Awareness & Care
- Lowered eligibility for APS to 60 years of age
- Expanded CalFresh

*For a more extensive summary, check out the
[MPA Annual Progress Report!](#)*

Celebrating Success 2024

- CA faced a significant budget shortage in 2024
- CCLTSS and partners rallied to protect existing investments in aging and disability systems, as a result the following cuts were spared:
 - Cuts to Older Californians Act senior nutrition programs
 - Cuts to IHSS for undocumented Californians; elimination of the IHSS back-up provider system
 - Cuts to Adult Protective Services funding and training
 - Delay of the Developmental Disability provider rate increase
 - Delay of MCO tax provider rate increases
 - Elimination of Home Safe



Thank You!



Next Meeting

Tuesday
November 19, 2024
11:00 am - 12:00 pm

No meeting Dec for the Holidays



**Inland Coalition
on Aging**

**Remember to complete the post-meeting survey to let us
know how we did.**

Thank You!

For more information, please visit: **[Inlandaging.org](https://inlandaging.org)**