




TN Coalition for Better Aging

# Reimagining Long-Term Services & Supports in TN 2023-2024

A photograph of an elderly couple walking away from the camera on a paved path in a park. The man is on the left, wearing a dark brown jacket and a grey cap. The woman is on the right, wearing a teal jacket and using a walking stick. They are surrounded by trees with autumn foliage and a clear blue sky.

Other states are innovating how they offer and pay for long term services and supports to take pressure off state Medicaid budgets, ease family caregiver burden and provide financial relief for the middle class.

Let's help TN do the same!

[www.coalitionforbetteraging.com](http://www.coalitionforbetteraging.com)



# TN's Long-Term Care system is fragmented, burdens Tennessee families & threatens to bankrupt our state's budget.



7 out of 10 people will need long-term care after turning 65



80% want to remain at home, many live alone & are disabled

70% of Americans rely on public benefits like Medicaid to cover long-term care



Median household income for those 65+ in TN is \$44,943\*

Families needing help are forced to spend down to qualify for TennCare CHOICES



Yet, 93% of people are not insured for long-term care and many lack adequate savings.

Most families must make severe financial sacrifices and many impoverish themselves to pay for or provide essential care themselves.



Without LTSS supports, family caregivers leave the workforce to care for loved ones...employers and economic growth suffer.

Tennessee ranks 47th in long term services and supports for older adults and 51st in support of family caregivers.\*\*

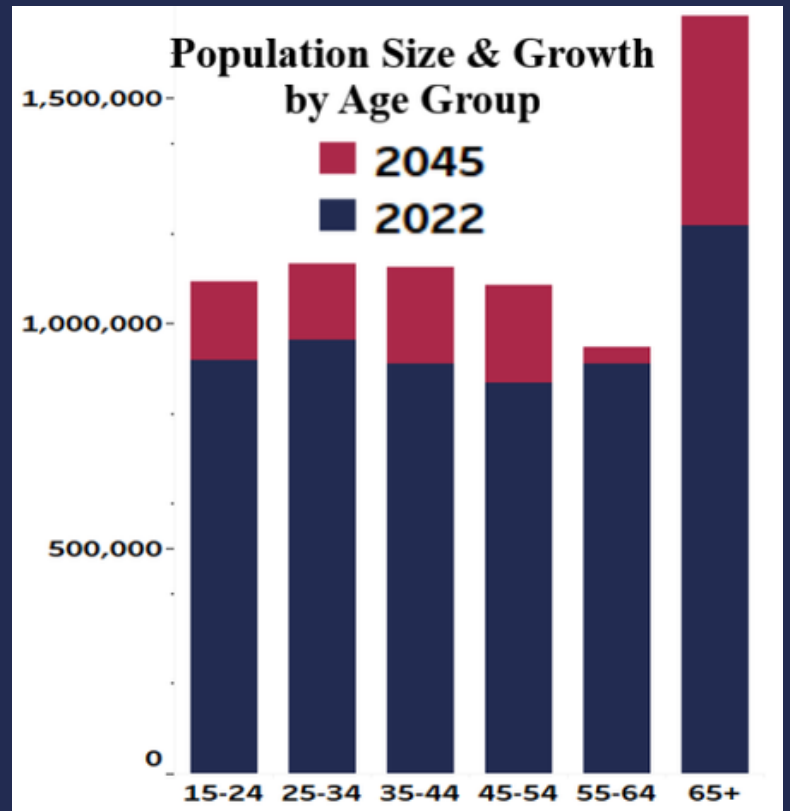
\*2022 ACS 1 Year Estimates

\*\*AARP LTSS Scorecard 2023

As Tennessee's older population more than doubles, the number of people who require long-term care will also increase proportionally.

TN's older adult population (65+) is the fastest growing age group. The 80+ population, those most likely to have multiple chronic conditions, will double by 2040.

In 2022, TN Comptroller's office warned that TennCare CHOICES enrollment could grow by 40% percent by 2040 with increased costs of over \$410 million.



Nationally, family caregivers spend an average of 20% of their own income on out-of-pocket costs related to caregiving. Without better long-term services and support, we will impoverish the next generation.



Six in ten (61%) caregivers of older adults work and most full time. That equates to one in five full time employees. Family members who leave the workforce to care for loved ones typically lose \$300,000 in income and benefits.

# Priorities for Action



## 1. Address the direct care worker shortage

- Increase total compensation to direct care workers (hourly wage, expenses and benefits) to be competitive in the current labor market\*
- Expand provider capacity by increasing HCBS reimbursement levels/rates, and adjusting TennCare and TCAD policies to require a competitive minimum hourly rate for workers
- Increase financial incentives with sign-on, retention bonuses & career ladders
- Invest in pilot apprentice programs and a service corps for health profession students

## 2. Improve family caregiver support\*

- Expand existing evidence based programs in Tennessee like the DIDD family support program (state funded) and the VA Self Directed Care Model (federally funded)
- Consider utilizing HCBS waiver to offer Structured Family Caregiving (SFC) services similar to successful programs in Georgia, Missouri, and South Dakota
- Support working caregivers by investing in respite care and adult day programs, statewide policies that allow paid sick leave to be used for caregiving, and paid family leave

## 3. Invest more in HCBS to save the state money

- Expand home and community-based services such as CHOICES Group 3 and Options\*

## 4. Expand Community Based Residential Alternatives\*

- Incentivize and assist faith based organizations in building affordable housing on their properties
- Create a new certified/licensed category for small residential homes where residents could be eligible for CHOICES HCBS\*
- Invest more in home repairs and modifications for older homeowners and evidence based models like CAPABLE that support aging in place
- Invest in age friendly senior rental housing, home sharing and supportive housing to expand affordable residential options
- Expand affordable assisted living by increasing TennCare's rate for assisted living

# Guiding Principles for Reimagining LTSS in TN

## Personal Choice & Self-Determination

Long-term services and supports should be offered and delivered in ways that give people desirable options and maximize control over their choices and circumstances.

## Affordability

Older adults and adults with disabilities deserve quality long-term services and supports that are reimbursed at rates that fairly recognize the value of those services and that are affordable for those receiving the services.

## Caregiver & Family Support

Family caregivers are valued, and they should have access to the information, tools, community resources, and physical, mental, technological, and financial supports they need to care for their loved ones.

## Community & Home-Based Care

Older adults and adults with disabilities in urban and rural communities deserve person-centered, holistic choices in community and home-based care that are innovative, affordable, and supported by competent and adequately compensated staff.

## Accessible, Equitable, & Inclusive Services

Services for older adults and adults with disabilities should be easy to find and access. Services should be equitably available everywhere in the state, regardless of ability to pay and be inclusive of underrepresented communities.

## Quality of Life & Services

Long-term services and supports should be high quality and delivered in a compassionate manner that respects individual choice while also providing opportunities for meaningful social connections, personal development, and emotional & mental wellbeing.

# Opportunities

- Foster collaboration across multiple sectors – public, private, nonprofit, faith based organizations & philanthropy- and address critical needs through the Multisector Plan for Aging in Tennessee
- Elevate and reorganize aging and disability programs and services by moving TCAD to DIDD and creating a new and improved department to be a proactive convener, facilitator, and catalyst for older adults, persons with disabilities and their families
- Invest additional funding in solutions that increase the direct care workforce, expand home and community-based services and support family caregivers
- Invest in developing a more robust LTSS continuum, including support for older homeowners aging in place and affordable housing options that benefit low to moderate income older adults and their families



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