



February 5, 2013

Testimony of AARP before the Aging Committee on:

Raised Bill No. 520,

AAC Medicaid Long-Term Care Coverage for Married Couples

Raised H.B. No. 5757,

***AA Increasing Eligibility for the Connecticut Home-Care Program for the Elderly
&***

Raised Bill No. 5765,

AA Expanding Eligibility for the Alzheimer's Respite Care Program

Chairmen Ayala, Serra, Ranking Members Kelly and Adinolfi, and members of the Aging Committee, on behalf of our nearly 600,000 Connecticut members, AARP offers the following testimony in support of Raised Bill No. 520, Raise H.B. 5757, and Raised Bill No. 5765.

AARP is a nonpartisan, nonprofit social welfare organization with a membership that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. AARP is an advocate nationwide for the rights of people aged 50 and older. A major priority for AARP is to expand access to services and supports that give individuals the choice to remain in their own homes and communities.

That's why AARP applauds the Aging Committee for considering legislation today, which will improve access to home and community based services and help support informal family caregivers.

Raised H.B. No 5757 & No. 5765

AARP supports expanding eligibility for the Alzheimer's Respite Care Program & the Connecticut Home Care Program for Elders, provided this does not negatively impact the ability of current enrollees to get services or supports. Both programs are cost-effective investments that honor consumer preference to age-in-place. The Connecticut Home Care Program for Elders and Alzheimer's Respite Care also save the state money by avoiding premature nursing home placement.

Raised Bill No. 5765 raises the income limit for Alzheimer's Respite Care Program from \$41,000/annually to \$50,000/annually. This program provides overburdened caregivers with financial grants to help pay for services such as adult day care, in-home care and short-term inpatient respite care. The program is vital to supporting unpaid family caregivers who are the backbone of our long-term care system. In Connecticut, an estimated 711,000 family caregivers provided 465 million hours of care to an adult with limitation in daily activities during 2009. The estimated economic value of this unpaid contribution was approximately \$5.8 billion. Respite services available under the Alzheimer's Respite Care program provide the temporary reprieve

caregivers need to reduce stress and prevent burn-out. In turn, those caregivers can continue to provide free informal support to a loved one aging independently in the community.

AARP also supports the proposal outlined in Raised H.B. No. 5757 to reduce the co-pay and expanded access to the state-funded Connecticut Home Care Program for Elders. The Connecticut Home Care Program for Elders provides a broad array of home health and social services to individuals age 65 and older at risk of nursing home care. Services available include: care management, adult day care, homemaker and companion services, home delivered meals, and personal care attendant. These services allow thousands of seniors to remain in their own homes at a fraction of the cost of institutional care. On average, the cost of serving someone in the community is approximately one third of the cost to serve them in an institution.

Raised Bill No. 5757 would increase the asset limit, allowing more seniors to qualify for services. The change would also allow clients on the program to keep more of their assets to help pay for the unexpected costs that arise when living in the community. Any assets that remain after the individual passes away are still subject to an estate recovery requirement, which means the State can recoup the cost of care from surplus assets.

We also strongly support the provision in Section 2 to reduce the co-pay from 7 percent to 6 percent. The co-pay is a financial barrier that has forced seniors on the program to drop off the program or cut back on needed services and supports. This increases the risk those seniors will enter a nursing facility and depend on Medicaid for long-term services and supports.

Expanding eligibility and access are necessary to provide true consumer choice. But, adequate investments and funding are also needed to ensure that newly eligible individuals can actually receive those services.

Raised Bill No. 520

AARP urges the Committee to reinstate the maximum spousal impoverishment protections for married couples as outlined in Raised Bill No. 520. This proposal would reinstate the spousal impoverishment protections in place between July 2010 and June 2011 that allowed a couple applying for Medicaid long-term care coverage to keep the maximum community spouse protected amount (CSPA) to support the healthy spouse living in the community, without substantiation. Raised Bill No. 520 would help the healthy spouse pay for his/her own uncovered medical and personal expenses to remain independent in the community and continue to live in their own home, while the other spouse is receiving Medicaid services in a nursing facility. This is not just more humane, but also fiscally prudent. By allowing the healthy spouse to keep adequate resources, he/she can stay at home and delay or avoid entering a nursing home. This change would also put Connecticut law back on par with other states in our region. Moreover, Raised Bill No. 520 has the added benefit of reducing administrative appeals, which could actually save administrative costs and alleviate the current backlog in processing Medicaid applications.

Connecticut should set the maximum "community spouse resource allowance" allowed under federal law (as we had done previously) to provide the health spouse with their best opportunity to age in place in their own home.

Conclusion

AARP urges policymakers to expand options for home and community based supports that align with consumer preference to live at home as long as possible. We support reinstating the maximum CSPA and ask Members of the Aging Committee to strengthen and protect the state-funded Connecticut Home Care Program for Elders and the Alzheimer's Respite Care Program. Thank you.

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