



# **Medicaid Long Term Care Reform: Issues for Consumers**

Jane Tilly, Dr PH

Alzheimer's Association

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# Reform Trends

- **Rebalancing institutional & community services**
- **Consumer choice**
- **Long Term Care Insurance Partnerships**
- **Comprehensive Medicaid waivers**

# Questions for Consumers

- **Access**

- How does beneficiary access to services change?
- Do caregivers receive adequate supports?

- **Quality**

- How does quality assurance change?

- **Costs**

- Do costs to consumers increase or decrease?

# Access Issues

- **Functional Eligibility for Services**
- **Access to nursing home & community services**
- **Caregiver supports**

# Functional Eligibility

- **People with dementia have special difficulties with ADLs & IADLs**
  - **Communication**
  - **Decision-making**
  - **Behavioral symptoms**
  - **Need for supervision**
  - **Need for verbal and physical assistance**

# Recommendations for Functional Criteria

- **Need for assistance w/ ADLs should include verbal assistance**
- **Need for supervision to protect from effects of judgment and behavioral symptoms.**
- **Medical or nursing needs should not be required.**
- **No mental status tests to determine eligibility.**

# Quality

- **Managed care plans**
  - Provide special enrollment assistance to people with dementia & caregivers.
  - Require plans to identify enrollees w/ dementia.
  - Dementia capable assessors, care managers, and providers.
  - Involve family in decision-making processes.
  - Require special QA provisions for people with dementia.

# Costs

- **Funding Cap**
- **Financial Eligibility for Services**
- **Consumer co-payments**



# Conclusions

- Every type of long term care reform has advantages & disadvantages.
- They may vary by type of disability.
- They are different for people with disabilities and their caregivers.

# Dementia Care Website

**[www.alz.org/qualitycare](http://www.alz.org/qualitycare)**