



**Testimony of Jess Maurer on Behalf of
The Maine Council on Aging
To Joint Standing Committee on Health & Human
Services**

**In Favor of LD 583 - Resolve, Directing the Department of
Health and Human Services To Study the State's Long-term
Services and Supports System for Older Adults**

Submitted in Person on February 20, 2019

Senator Gratwick, Representative Hymanson and members of the Joint Standing Committee on Health and Human Services:

My name is Jess Maurer and I'm the Executive Director of the Maine Council on Aging (MCOA). The MCOA is a broad, multidisciplinary network of more than 75 organizations, businesses and older community members working to ensure we can all live healthy, engaged and secure lives with choices and opportunities as we age at home and in community settings. I am submitting testimony in favor of LD 583, a bill that directs the Department of Health and Human Services to perform a study to determine how to most efficiently manage and fund long term supports and services (LTSS) in Maine.

Every new era comes with opportunities and challenges. Mainers have been able to overcome these challenges in favor of the opportunities every time, and will, no doubt, do it again as we enter what's been dubbed "the Longevity Era". The opportunities that come with healthy, long life are pretty exciting. Conversely, the challenges that come with evolving systems to meet the changing needs of an older population can seem daunting. However, if we engage these challenges with careful study and planning with an eye on capitalizing the opportunities, we will be able to build a stronger Maine, full of people who are contributing fully long into old age.

Maine's current LTSS system is confusing and fragmented; it can be overwhelming to navigate for older adults and their families, especially in times of crisis. Maine's LTSS system has not had comprehensive reform since the mid-1990s. Eligibility (both financial, including cost sharing, and medical eligibility) has not significantly changed since that time. Evaluation of eligibility is particularly important because Maine has very restrictive nursing facility level of care which limits access of people to the Home and Community-Based Services waiver.

We now find ourselves with long and growing waitlists for all kinds of services, with large gaps in types of services available around the state, with a persistent direct care workforce shortage, and with a growing population of older people who will need services but who will not be able to afford them. The unintended consequence of failing to plan is that people are not getting the kinds of services they need, when they need them nor in the right setting. In fact, hospitals are

becoming the default answer to Maine's LTSS system failure and there is no question they are not equip to deal with this mounting challenge.

The current challenges of our LTSS system, and the opportunities for reform, are outlined clearly in a report issued in September of 2017 prepared by the Muskie School of Public Service entitled *Charting a Pathway Forward - Redesigning and Realigning Supports and Services for Maine's Older Adults*. Since the issuance of the report, the MCOA has engaged providers, policymakers and the public in a broad conversation about how to achieve the recommendations in this report. We've just convened a Task Force on Healthy Aging in Communities made up of municipal leaders and state officials charged with creating a plan to operationalize the recommendations related to optimizing community-level interventions. We're also engaging health care leaders in conversations about how we can best integrate community-level services into primary care. A working group of core stakeholders met last fall to identify both short and longer term reforms that could be implemented by the Department to increase access to services and decrease overall costs.

In short, we're doing what we can from the outside to address the challenges highlighted in the report but there are too many systemic challenges that can only be investigated and addressed by careful study by the Department. One of the most important parts of LD 583 is the requirement that they study the anticipated future needs of older adults who do not have adequate resources to afford services but who are not eligible for means-tested benefits. There are three statistics that make this kind of study so critical:

- About 24,000 people are turning 65 each year in Maine and 25% of them are projected to need more than one year of paid support over the remainder of their lifetime;
- About 75,000 Mainers age 65+ are living in "the gap" – meaning they do not have enough income to meet their basic expenses but don't qualify for any means-tested benefits;
- Maine ranks in the bottom quarter of all states nationally for affordability and access for LTSS and the costs of long term support services exceeds the budgets of most Maine households.

Combined, what we have in Maine are tens of thousands of older people who will need to access LTSS services, who do not qualify for any assistance in paying for them and who cannot afford to pay for them. Clearly, we need a plan.

Thankfully, other states have been leaders in LTSS reform and have demonstrated ways systems can increase access while decreasing costs. Other states have increased access to lower cost services, implemented care coordination, created flexibility in service delivery and designed true "no wrong door" entry systems. In order to implement meaningful reform, we must understand the opportunities across the entire system and how changes to one part of the system may impact other services. We must also understand gaps in services and the demand for them. We ask you to vote in favor of LD 583 to ensure the Department prioritizes this work.

Thank you.