

Information Recommended or Requested by Members of the Long-term Care Financing Advisory Committee

National Association of Insurance Commissioners (NAIC) Model Act and Regulation

The NAIC developed its Long-Term Care Insurance Model Act and Regulation in the 1980s with the intent of promoting the availability of coverage, protecting applicants from unfair or deceptive sales or enrollment practices, facilitating public understanding and comparison of coverages, and facilitating flexibility and innovation in the development of long-term care insurance.

The NAIC models have been used as guides in most states in developing legislation and regulations, and these models have been developed with the combined efforts of state regulators, the insurance industry, and consumers. (Summary from Journal of Financial Planning)

The Model Act is available at:

http://www.id.state.az.us/publications/ltc_mod_reg_641.pdf

CLASS Act

This document includes information about the proposed federal Community Living Assistance Services and Supports Act (CLASS), which would help adults with severe functional impairments obtain services and supports to maintain independence in the community. In addition to a summary of the bill, specific information about enrollment, benefit triggers, the benefit, and its relationship to other insurances is provided.

Available at:

http://kenedy.senate.gov/newsroom/press_release.cfm?id=dd333696-31c1-412c-aa47-0c3d138fa4bb

AAHSA: The Long Term Care Solution

This site provides information about AAHSA's national insurance trust proposal that would provide cash benefits to pay for long-term care expenses.

Available at: www.thelongtermcaresolution.org

Chapter 211 of 2006 Equal Choice Law

In 2006, MA passed the Equal Choice Law. The language of the act is available on this site. According to the act, individuals who are clinically eligible for LTS shall be given the choice of care settings that is the least restrictive and most appropriate to meet their needs. Also, pre-admission counseling and an assessment of community-based options must be provided to all MassHealth members seeking admission to a long-term care facility. The act also requires regulations to be adopted by the division of medical assistance and an 1115 waiver to be submitted.

<http://www.mass.gov/legis/laws/seslaw06/sl060211.htm>

Testimony from 3/4/09 U.S. Senate Special Committee on Aging hearing (video and written testimony)

A video and written testimony is available on a U.S. Senate Special Committee on Aging hearing entitled "Health Care Reform in an Aging America." Statements from Senators Herb Kohl and Mel Martinez are included, as well as testimony from Thomas Hamilton, Karen Timberlake, Holly Benson, Henry Claypool, Melanie Bella, and Judy Feder.

Available at: http://aging.senate.gov/hearing_detail.cfm?id=313002&

Project 2020: Fulfilling the Promise of the Older Americans Act (National Association of State Units on Aging et al)

The goal of Project 2020 is "to provide the resources to implement consumer-centered and cost-effective long-term care strategies authorized in the 2006 reauthorization of the Older Americans Act and to empower the Aging Services Network to implement these strategies through a three-pronged program encompassing person-centered access to information, evidence-based disease prevention and health promotion activities, and enhanced nursing home diversion services." This site contains overview information as well as in depth information on a variety of issues related to the project.

Available at: http://www.nasua.org/issues/federal_policy/project_2020.html

U.S. Senate Committee on Finance Hearings

The Senate Finance Committee had a roundtable discussion entitled "Reforming America's Health Care Delivery System" on April 21, 2009. This site includes member statements from Senators Baucus and Grassley; as well as, witness statements from Allan M. Korn, M.D., Blue Cross Blue Shield Association, Glenn

M. Hackbarth, J.D., Medicare Payment Advisory Commission, Peter V. Lee, J.D., Pacific Business Group on Health, Mark B. McClellan, M.D., Brookings Institute, Lewis Morris, J.D., Office Counsel to the Inspector General, Mary D. Naylor, Ph.D., FAAN, RN, University of Pennsylvania, Debra Ness, National Partnership for Women and Families, Frank G. Opelka, M.D., FACS, Louisiana State University, Glenn Steele Jr., M.D., Ph.D., Geisinger Health System, John Tooker, M.D., MBA, FACP, American College of Physicians, Richard J. Umbdenstock, FACHE, American Hospital Association, Ron Williams, Aetna Inc., Paul J. Diaz, J.D., Kindred Healthcare Inc.

Available at: <http://finance.senate.gov/sitepages/hearing042109.htm>

The Senate Finance Committee had a roundtable discussion entitled “Expanding Health Care Coverage” on May 5, 2009. This site includes member statements from Senators Baucus and Grassley; as well as, witness statements from Stuart M. Butler, The Heritage Foundation, John Castellani, Business Roundtable, Gary Claxton, Henry J. Kaiser Family Foundation, Donald A. Danner, National Federation of Independent Business, Jennie Chin Hansen, R.N., M.S., F.A.A.N., AARP, Karen Ignagni, America’s Health Insurance Plan, R. Bruce Josten, U.S. Chamber of Commerce, Len Nichols, Ph.D., New America Foundation, Ron Pollack, J.D., Families USA, Sandy Praeger, National Association of Insurance Commissioners, Sara Rosenbaum, J.D., George Washington School of Public Health and Health Services, Diane Rowland, Sc.D., Henry J. Kaiser Family Foundation, Raymond C. Scheppach, Ph.D., National Governors Association, Scott Serota, Blue Cross and Blue Shield Association, Andy Stern, Service Employees International Union.

Available at: <http://finance.senate.gov/sitepages/hearing050509.html>

The Senate Finance Committee had a roundtable discussion entitled “Financing Comprehensive Health Care Reform” on May 12, 2009. This site includes member statements from Senators Baucus and Grassley; as well as, witness statements from Stuart Altman, Ph.D., Brandeis University, Joseph Antos, Ph.D., American Enterprise Institute, Katherine Baicker, Ph.D., Harvard School of Public Health, Leonard Burman, Ph.D., Urban Institute, Robert Greenstein, Ph.D., Center on Budget and Policy Priorities, Jonathan Gruber, Ph.D., Massachusetts Institute of Technology, Michael Jacobson, Ph.D., The Center for Science in the Public Interest, James Klein, American Benefits Council, Edward Kleinbard, Joint Committee on Taxation, Gerald Shea, AFL-CIO, John Sheils, The Lewin Group, Gail Wilensky, Ph.D., Project HOPE, and Steven Wojcik, National Business Group on Health.

Available at: <http://finance.senate.gov/sitepages/hearing051209.html>

End-of-Life Care Expert Panel and Committee Materials

As part of Chapter 305 of the Acts of 2008, An Act to Promote Cost Containment, Transparency and Efficiency in the Delivery of Quality Health Care, an expert panel on end-of-life care for patients with serious chronic illness was created. The panel is charged with identifying best practices for end-of-life-care. Information about the Expert Panel on End-of-Life care and the End-of-Life and Chronic Care Committee of the Health Care Quality and Cost Council is available at the following website:

Available at:

http://www.mass.gov/?pageID=hqccterminal&L=4&L0=Home&L1=The+Council&L2=About+the+Council&L3=Meeting+Schedule+and+Materials&sid=lhqcc&b=terminalcontent&f=end_of_life_committee&csid=lhqcc

Vermont's Choices for Care Medicaid Long-Term Services Waiver: Progress and Challenges As the Program Concluded Its Third Year

In 2005, Vermont implemented a 1115 Medicaid waiver that changed how the state provides care to elders and people with disabilities using LTSS. The waiver, called Choices for Care, was designed to increase access to home and community-based services. This article highlights Vermont's experiences with the waiver and its rebalancing efforts.

Available at: <http://www.kff.org/medicaid/7838.cfm>

Cash and Counseling website

This site provides background information and publications from the Cash and Counseling demonstration. The Cash and Counseling model allows elders and people with disabilities the opportunity to use a flexible budget to meet their personal care needs.

Available at: <http://www.cashandcounseling.org/>

What about Long-term Care?

This USA Today editorial from Howard Gleckman provides information about current national efforts for universal long-term care.

Available at: <http://blogs.usatoday.com/oped/2009/05/what-about-long-term-care.html>