



## **LONG TERM SUPPORTS AND SERVICES (LTSS) FOR ALL**

We believe that it is time for California to adopt a universal LTSS Social Insurance Program as a top priority so that every Californian can get the support they need to live and age with dignity. And we insist that this benefit also include provisions that support fair wages and working conditions to attract and retain the LTSS workers needed to fill the growing need.

Prior to the COVID 19 pandemic, we were working with Senator Pan on a bill (SB 512) that would have set the stage for a universal LTSS benefit plan. The first step was an actuarial study that was funded with \$1 million in the 2019-2020 budget. This study is being conducted now, and we hope the findings will be presented later this spring/summer, and expect that this study will also include options to fund this benefit. Additionally, the Governor's Master Plan on Aging and Disability Stakeholder Advisory Committee just voted on their LTSS recommendations to the Governor and Administration prior to suspending activities due to the COVID 19 virus. It also heard strong support for moving toward a Universal LTSS benefit for all Californians.

We believe that California should start as soon as possible, learning from the experience of COVID 19, and develop a universal LTSS benefit that is available to:

- People who are born with a disability or a who acquire a disability as a youth;
- People who are out of the workforce (those who have retired or had to leave the workforce due to a disability or family caregiving need): and
- People who work as independent contractors:

This benefit should be available to everyone – not just those who are low income and eligible for Medi-Cal. The vast number of seniors and people with disabilities do not qualify for the publicly funded programs such as the Medi-Cal eligibility based IHSS program, but are still low and middle income consumers who do not have the resources to pay for LTSS privately, nor do they have insurance to cover these costs. Unfortunately, many folks find themselves spending what little they have for LTSS and still wind up needing publicly funded nursing home assistance once their resources run dry – even though it would be much less costly to the state and preferable for them to continue receiving care at home whenever appropriate.

One thing we have learned during this COVID 19 pandemic, is that nursing homes were not only an undesired destination for most of their residents; but that they expose their high-risk residents and their caregivers to greater dangers in the case of pandemics, now and in the future. We desperately need universal LTSS to offer alternatives to nursing homes.

We believe that a universal LTSS program should also address the growing shortage (estimated by the UC Berkeley Labor Center at 200,000 homecare workers by 2024) of direct care workforce by including provisions that improve wages and working conditions which are good for both workers and their employers and clients.

CARA and our partners in the LTSS for All Grassroots Coalition support a California public LTSS insurance plan. The Department on Aging should expedite the actuarial report so that we can design a plan that will work for all Californians. Ultimately, an LTSS benefit for all should be part of a Universal Health Care for All plan in California, but until we enact a plan like this we must provide LTSS for All.

**We urge your support in moving this policy forward in the current and future legislative sessions.**