March 1, 2021

Honorable Richard Pan
Honorable Adrin Nazarian
State Capitol
Sacramento, California 95814

RE: SB 515 (Pan)/ & AB 911 (Nazarian)— SUPPORT

Dear Senator Pan and Assemblymember Nazarian,

The California Alliance for Retired Americans (CARA) writes in strong support of Senate Bill 515 and Assembly Bill 911, to establish a framework for the creation of a Universal Long Term Supports and Services (LTSS) benefit. CARA is California’s largest grassroots advocacy organization, representing over 1 million members through our 300+ affiliated organizations. LTSS is a CARA priority for all Californians.

These companion bills would be a significant step toward addressing the looming long-term services and supports (LTSS) crisis facing California. The large number of baby-boomers soon to need LTSS threatens both our state budget and their families’ health and finances. It threatens the state budget in that, without needed LTSS, the condition of many not qualifying for Medi-Cal will deteriorate to the point that they will qualify for Medi-Cal-funded LTSS. The magnitude of the potential costs of these unmet needs could put severe pressure on every other program that the state funds.

At a personal level, many people whose conditions unnecessarily deteriorate in this way will suffer increased morbidity and/ or mortality. Many of their unpaid care-givers will suffer too, not only in the near term but in long term, too. For example, young people could unnecessarily sacrifice earnings for their own old age needs as they care for their older friends or relations.

SB 515 and AB 911 would set up a state board to organize a LTSS social insurance plan to cover LTSS for Californians needing those services, but not qualifying for Medi-Cal. This would both protect the health of those receiving its benefits and provide protection for many of their caregivers. It would also leave the state budget in a better position to meet its many other obligations. When funds became available for a LTSS social insurance plan, the board could see that funds go to support LTSS provided by institutions, by in-home support services, and by unpaid caregivers.
As these bills go forward, we recommend that they be amended to assure that its board members include LTSS policy experts who do not have conflicts-of-interest. That way, the board could assure that funds it oversees are used most effectively.

For all these reasons, CARA urges support of SB 515/AB 911.

Sincerely,

Hene Kelly
CARA Legislative Director
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