



*Keeping You Connected...Expanding Your Potential...
In Senior Care and Services*

TO: The Honorable Delores G. Kelley, Chair
Members, Senate Finance Committee
The Honorable Katherine Klausmeier

FROM: Danna L. Kauffman
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DATE: February 23, 2021

RE: **SUPPORT** – Senate Bill 652 – *Public Health – Long Term Care Planning*

On behalf of the LifeSpan Network, the largest and most diverse senior care provider association in Maryland representing nursing facilities, assisted living providers, continuing care retirement communities, medical adult day care centers, senior housing communities and other home and community-based services, we support Senate Bill 652. Senate Bill 652 requires the Maryland Department of Health to develop and publish materials to assist Maryland residents with long-term care family planning based on recommendation 4 in the report of the Maryland Governor’s Task Force on Long-Term Care Planning.

As the Governor’s report indicated, long-term care services are expensive. Medicaid and Medicare only pay for limited services under strict eligibility rules. For Medicaid, individuals must often “spend down” assets to qualify, requiring them to pay out-of-pocket until that time. While there is a myriad of information available on the internet, it is often incomplete and confusing at best, highlighting individual sectors of care and finance options rather than an overview planning perspective. Given the increasing senior demographic in Maryland, we support Senate Bill 652 to streamline and consolidate information.

While outside the scope of this bill but one that is important to note is the lack of long-term care services covered under traditional Medicare, Medicare supplemental plans or Medicare Advantage plans. For the most part, traditional Medicare only covers nursing home care (for a limited period), home health and hospice services. It does not cover other home-and-community based services which provide a less-costly alternative to nursing home care. This is ironic given the emphasis by the federal government (Olmstead) for alternatives to institutional settings. At some point, this should be examined and reconciled with the goals of “aging-in-place.” The LifeSpan Network urges a favorable report.