Long-Term Services and Supports

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Key Social Insurance Program Structure Considerations

• Social insurance approach
• Eligible population
• Generational transition issues
• Timing and duration of coverage
  ➢ First dollar (front-end coverage)
  ➢ Catastrophic Coverage (back-end)
  ➢ Comprehensive coverage
• Benefit eligibility criteria
• Level of benefit payment
• Form of benefit (cash-service reimbursement continuum)
Who Would Benefit from Alternative Coverage Durations and Start Times?

Financing Sources and Considerations

Sources

**Existing Federal Social Insurance Programs**
- Social Security
- Medicare Part A
- Medicare Parts B and D
- Medicare net investment income tax

**Existing State Social Insurance Programs**
- Workers compensation
- Unemployment insurance
- Paid family and medical leave

**Additional Potential Funding Approaches**
- Taxes
- Fees
- Premiums

Considerations

- Pay As You Go vs. Pre-Funding
- Size of tax base
- Fiscal sustainability
- Political sustainability
- Affordability
- Connection with program benefits
- Using more than one funding source
Payment & Delivery System Integration

Coordination of benefits with other payers
• Who is second payer?
• Coordination of benefits with private insurance

Federal Medicaid funding issues
• How to assure no loss of Federal Matching
• Are program benefits considered income?

Integration of LTSS and medical care
• How to integrate with coordinated delivery systems?
Ultimate Goals

- **Improving access to LTSS**. To what extent does the additional money brought into the LTSS system allow the purchase of additional services?
- **Reducing family out-of-pocket spending**. To what extent does the program provide financial relief?
- **Reducing Medicaid spending**. To what extent does the program reduce budgetary pressure on Medicaid?
- **Financial sustainability/stability**. Can the program be paid for over the long term in a stable manner?
- **Political support and sustainability**. Is the program structured in a way that will garner broad public support, likely to persist over time?