



Allies for Independence Policy Principles

Our nation has long ignored the growing fiscal crisis that is facing older adults, baby boomers, people with disabilities of all ages, and those who support them. More than 12 million Americans (40 percent under age 65) need LTSS, but often, those with disabilities and older adults are not receiving the care they need. The current financing system leaves many with unmet needs and catastrophic costs. It forces people into institutions inappropriately, requires spending down into poverty, fails to provide opportunities for personal planning, and does not support the development and retention of quality personnel. We firmly believe that a long-term care financing and delivery system should reflect financial affordability and sustainability, diverse options for care delivery, and a quality workforce that support consumer self-determination and personal responsibility.

Financial Affordability and Sustainability:

- Emphasize the crucial role a comprehensive LTSS system could play in increasing the effectiveness and financial sustainability of the American healthcare and social supports systems.
- Recognize that the government, private sector, and individuals all play an important capacity-building role in the financing of LTSS.
- Develop options that build on existing infrastructures of financing that leverage broad pooling of risk; e.g. Medicaid, Medicare, ACA, and employer-sponsored coverage.
- Consider more efficient use of tax preferences and incentives for “continuum coverage.”
- Require/incentivize coordination of programs that support LTSS needs across the lifespan to strengthen an integrated model of care.
- Strengthen the quality and accessibility of person-centered Medicaid and Medicare LTSS for qualified individuals.
- Facilitate universal access so that individuals of all ages and disabilities can obtain LTSS. Create a system that does not exclude individuals or groups.

Diverse Options for Care Delivery:

- Promote personal and future planning throughout one's working years, making sure that there are public and private options for financing LTSS, and stewardship of public and private resources.
- Guarantee that service delivery models will respect consumer-driven decision making and autonomy in the services and the service providers that are made available.
- Strengthen support of family caregivers through options such as respite care and/or financial support.
- Ensure the availability of opportunities for consumers and family caregivers to provide input and advocate for improvements to the system about their care, on the individual and systems level.
- Institute quality standards that include the measurement of the consumer experience and quality of life.
- Individuals and families should have the option to use their benefits to become more independent and involved in community life.

Quality Workforce:

- A stable direct care workforce is essential to providing quality LTSS:
 - Address high turnover rates and worker shortages by ensuring adequate compensation and benefits.
 - Provide workers choices of professional development opportunities with entities that (1) assist in advancing the worker along a career track and, (2) encourage workers to be active stakeholders in the system on behalf of themselves and consumers.
- Strengthen the professional LTSS workforce by providing financial and other incentives to establish and expand quality educational programs, training opportunities, and credentialing for those delivering aging and disability services and supports.
- Ensure that direct care workers employed by consumers, or by agencies or other provider organizations on behalf of consumers, have opportunities for training, educational growth, career advancement, and increased wages in the workforce.