

## **AFD Ep 185 Eldercare Reading Material**

Publicly-Supplied Eldercare (adult daycare centers + nursing homes + respite care)

Financing: Estate/inheritance tax <https://taxfoundation.org/does-your-state-have-estate-or-inheritance-tax/>

<http://www.kff.org/medicaid/report/medicaid-and-long-term-services-and-supports-a-primer/>

<http://time.com/money/4427532/long-term-care-medicaid-costs/>

<https://www.forbes.com/sites/nextavenue/2015/08/24/what-japan-can-teach-us-about-long-term-care/#519521fc705d> - funded by normal taxes and payroll taxes (budget problems emerged); outsourced supply for market competition among providers, which is a problem; still too family-centric

<http://www.nextavenue.org/long-term-care-panel-chief-speaks-about-looming-crisis/>

This is a bad ACA style plan of voluntary care insurance exchanges:

<https://www.ncoa.org/resources/ncoa-recommendations-for-the-long-term-care-commission/>

Commission Report (2013) and various think tank / advocacy org proposals at best seem to be floating a catastrophic insurance system

<http://www.convergencepolicy.org/wp-content/uploads/2016/02/LTCFC-FINAL-REPORT-Feb-2016.pdf> or a new Medicare benefit (and at worst are floating

voluntary insurance programs) -- but they are not generally floating or even discussing public provision or a universal program

“Medicaid is a critical safety net program, but it is not designed to meet the LTSS needs of a diverse population. Its eligibility rules enable people who have earnings or other resources to qualify for LTSS, but only after spending down nearly all of their income and assets they need to remain independent. Younger workers with disabilities who need LTSS to enable them to work, often fall in the gap between making too much to qualify for Medicaid and too little to pay their LTSS costs. The tremendous state-by-state variability of Medicaid eligibility and benefits makes qualifying for benefits an uncertain exercise with uneven results across the country. Lack of clarity about public, private-sector, and individual responsibilities in financing LTSS adds to the uncertainty about the responsibilities of individuals and their families for supporting their LTSS resource needs.”

<http://ltccommission.org/ltccommission/wp-content/uploads/2013/12/Commission-on-Long-Term-Care-Final-Report-9-26-13.pdf>