

## Resolution #5

### **Universal Long Term Care**

WHEREAS:

Medicare covers hospitalization and doctor visits for acute illnesses, but almost never covers the long term services and supports required by many seniors and people with disabilities; and

WHEREAS:

Many Californians at some point in their lives will require long term care, but few realize they won't have access to the services they need through traditional health insurance; and

WHEREAS:

As a result, tens of thousands of Californians each year have no choice but to spend down their financial resources to qualify for Medicaid funded long term services and supports such as IHSS. This creates tremendous cost pressures on Medicaid funded programs; and

WHEREAS:

Caseload in the IHSS program has increased by 29% in the last ten years; and

WHEREAS:

Most Californians can't afford to buy private insurance to cover long term care, since a comprehensive policy can easily cost a healthy individual thousands of dollars a year and frequently does not cover all the necessary services; and

WHEREAS:

The IHSS program is an example of a highly effective program, that should be available to everyone through a buy-in, yet many do not have access to the program because they are not yet Medicaid eligible; and

WHEREAS:

The number of Californians older than 65 is expected to increase from 5.2 million in 2015 to 9 million by 2030 – a faster growth rate than the overall population. This growth underscores serious challenges the state is facing in terms of who will provide the necessary care and how will it be financed.

WHEREAS:

Ninety percent of all long term supports and services are provided by unpaid family members at home, often at the expense of their own health, jobs, and other family relationships; and

WHEREAS:

The issues confronting seniors and people with disabilities are many, including a lack of affordable options for care, confusing and complicated systems of care, a shortage of available services and supports, a lack of affordable and accessible housing, and the need for a culturally competent workforce.

WHEREAS:

Every Californian is at risk of needing long term care, regardless of age, income, gender, ethnic origin or geographic location.

THEREFORE BE IT RESOLVED:

That UDW/AFSCME Local 3930 supports “Universal Long Term Care”, that is, long term services and supports that are affordable and accessible to all Californians who need it.

BE IT FURTHER RESOLVED:

That UDW/AFSCME Local 3930 urges the next Governor of California provide the leadership California needs on this critical issue and partner with UDW and other allies to create a long term care benefit that will make long term care available to all.

BE IT FINALLY RESOLVED:

That this new long term care benefit follow the principles of social insurance, so that all Californians can qualify for coverage based on need for services, without regard to age and income.

SUBMITTED BY:

UDW/AFSCME Local 3930 Executive Board