

CLOSE THE GAP IN LONG-TERM CARE

Help Wisconsinites Get Support Before They Need Institutional-Level Care

Wisconsinites should not have to become impoverished or wait for their health to deteriorate before they can get help remaining independent at home.

Many older adults and people with disabilities need assistance with everyday activities but can continue living successfully in their own homes with the right support.

Yet Wisconsin's current long-term care system can leave people caught in the middle: they need help, but they do not qualify for Medicaid-funded long-term care.

WILN believes Wisconsin should create another option.

THE PROBLEM

For many Wisconsinites, Medicaid is the primary way to access and afford long-term care services, including through programs such as Family Care and IRIS.

But Medicaid eligibility comes with financial and functional requirements.

Someone may need assistance with activities of daily living while still having income or assets above Medicaid's allowable limits. Another person may have a disability or age-related support needs but not yet meet the required nursing-home level of care.

That can leave people without an affordable way to obtain the relatively limited assistance that could help them continue living independently.

Under the current system, WILN argues that some people may ultimately have to spend down their income and assets to become financially eligible for Medicaid or wait until their support needs become significant enough to meet existing eligibility requirements.

By then, the assistance they require may be considerably greater.

WILN'S SOLUTION

Create a Wisconsin long-term care insurance program that provides access to support before someone needs nursing-home-level care.

WILN identifies two potential approaches:

1. Establish a state-run long-term care insurance program.

Wisconsin could create an insurance benefit for residents who need assistance with some activities of daily living but are not eligible for Medicaid-funded long-term care.

This option would be financed through a small payroll tax paid by people working in Wisconsin.

2. Explore expanding Medicaid coverage for people with lower levels of long-term care need.

As an alternative, Wisconsin could pursue a new Medicaid waiver or expansion of BadgerCare that provides long-term care benefits to people who need some assistance but do not yet meet the nursing-home level-of-care threshold.

WILN's proposal is based on the principle that addressing lower-level needs earlier may prevent or delay the need for more intensive—and potentially more expensive—services later.

WHY IT MATTERS

A little help at the right time can make a major difference in someone's ability to remain independent.

An older homeowner may be able to continue living safely in the home where they have spent decades if they can get assistance with certain everyday activities.

A working-age person with a disability may need similar support while remaining employed, engaged with family and active in their community.

Neither should have to wait until their circumstances become substantially worse before assistance becomes available.

Earlier access to support could help people preserve their independence, remain connected to their communities and plan for changing needs before they reach a crisis.

It also reflects a different approach to long-term care: **support independence earlier rather than waiting for someone's needs to become more severe.**

THE ASK

WILN calls on Wisconsin policymakers to:

Develop a state-supported long-term care coverage option for older adults and people with disabilities who need assistance to remain independent but do not qualify for Medicaid-funded long-term care, and evaluate financing and eligibility models that make earlier support possible.

The Bottom Line

Wisconsinites should not have to become poorer or need significantly more care before they can get help staying in their own homes and communities.