

2019 – 2020

Position Papers



LIVABLE COMMUNITIES

Background

A **livable community** is one that is safe and secure, has housing that is affordable (no more than 30% of income is spent on housing), transportation options, and offers supportive community features and services for people of all ages and allows people to remain in their communities as they age. Americans over 65 are the fastest growing segment of the population, and research shows that most want to remain in their homes and communities as they age. AARP suggests the following steps to help people stay in their homes and communities:

Public transportation is essential for livable communities for older adults who might have physical limitations. Wisconsinites need safe, affordable, and dependable public transportation. Having public transportation options ensures aging Wisconsinites' independence, economic opportunity, and ability to access community services and social activities.

Solutions

AARP supports adequate funding for current public transportation networks and encourages the inclusion of citizen input in state transportation planning and decision processes.

AARP supports state incentives for transit-oriented development projects that encourage developers and local partnerships to incorporate interconnected, multi-modal transportation and mixed housing options to maximize land use and community-connectedness.

AARP supports programs encouraging safe driving for all ages. As other states have done, Wisconsin should incentivize discounted insurance rates for persons who attend driver safety programs or have extended periods of accident-free driving.

AARP supports the continued investment in high speed Internet connectivity in underserved areas of Wisconsin. Emphasis on the development of affordable residential service should be prioritized as part of an overall build out strategy.

OTHER ISSUES OF IMPORTANCE

SeniorCare

AARP supports a 10-year extension of the SeniorCare waiver without benefit reductions to the program.

Dementia Care Certification

AARP supports the part of the 2017 Dementia Specialist Certifications (AB-630) bill that would have prevented any person from using the title “dementia specialist” or “certified dementia specialist” without the certification. We supported this bill in its original form; however, it was later amended to include a reduction in training hours for CNAs, which we oppose.

AARP is a nonprofit, nonpartisan organization, with a membership of over 38 million nationwide that helps people turn their goals and dreams into real possibilities, strengthens communities, and fights for the issues that matter to families, such as health care, employment and income security, retirement planning and protection from financial abuse. There are over 850,000 members in Wisconsin, with over 1,000 of them working as volunteers in advocacy (our well known Red Shirts), Driver Safety, Tax Aide, fraud prevention, community development, and a variety of education and outreach programs to local communities.

AARP Wisconsin advocates on both state and federal legislative issues important to our members, as well as conducting both educational and issue-based events throughout the state. Staff and volunteers also work closely with our elected officials, representing older Wisconsinites in the state legislature and in Congress. Our work focuses on these priority areas:

- **Health Security** – Access to affordable, quality health care; strengthening Medicare for the future; affordable prescription drugs; long term care; home and community-based services.
- **Financial Resilience** – Social Security; retirement and pension issues; age discrimination; consumer protection.
- **Personal Fulfillment**—Livable Communities, Disrupt Aging, community service;

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Background

Wisconsin has approximately 578,000 family caregivers who provide \$7.0 billion dollars in uncompensated care every year. “Family caregiver” is a broad term that can be applied to relatives, partners, friends, and neighbors who provide a large range of services to an older person, or any adult with a serious health condition. The Caregiver Tax Credit provides financial relief to family caregivers and allows Wisconsinites to remain at home with greater independence with support from family members.

While most family caregivers are unpaid, the value of their work is substantial. Many caregivers experience out-of-pocket expenses, and spend a significant amount of money caring for loved ones. According to an AARP study, 78% of family caregivers experience out-of-pocket expenses as a result of caregiving; on average, they spend about \$7,000 per year on caregiving expenses. Expenses are exacerbated for low-income caregivers, who report spending an average of 44% of their annual income on caregiving. The Caregiver Tax Credit acknowledges the financial burden placed on caregivers and has the potential to alleviate some of this burden. Caregivers are unsung heroes who often sacrifice their financial and physical wellbeing to take care of a family member.

Certainly this is something that benefits the people in their care, but it should also be properly recognized by the state as beneficial for the taxpayer. If a caregiver does not step in and foot the bill for their family member, often it is the state that pays for their services. We need to further incentivize caregiving—first, because it is simply the right thing to do. Second, because it has the potential to save taxpayer dollars. If we support caregivers and reimburse them for the essential services they provide, the people in their care can live at home longer, instead of in institutions that are often state-funded. Because AARP Wisconsin believes in the principle that Wisconsinites should be able to receive services in their homes and communities, we support the Caregiver Tax Credit.

Solutions

AARP supports an income tax credit that gives family caregivers an allowance of 50% of their annual caregiving costs up to \$1,000 on their tax return. See 2017 Wisconsin AB 631/SB 528 for model legislation.

We believe that the Caregiver Tax Credit represents the start of updating state tax policy to support caregivers.

Background

There are over 40 million Americans and approximately 578,000 Wisconsinites who act as caregivers in their daily lives. Now more than ever, caregivers find themselves performing medical or nursing tasks for those in their care. These tasks can be extraordinarily complex and can include anything from administering multiple medications to managing highly exacting diets, giving injections, and operating specialized medical equipment. Unfortunately many caregivers report not being provided sufficient education to perform these tasks. In some situations having access to this information is a matter of life or death.

Caregivers need better information, education, and training to support the critical work they are doing. AARP believes that many of these problems could be solved by passing the Caregiver Advise Record and Enable (CARE) Act. The CARE Act is a model piece of legislation supported by AARP—and it requires hospitals to do three things: 1.) record the caregiver's name in the patient's medical record; 2.) notify the caregiver before the patient is discharged; and 3.) instruct the caregiver on any medical tasks they will need to perform once their loved one returns home.

As of May 2018, the CARE Act has been passed into law in 36 states, Washington D.C., the U.S. Virgin Islands, and Puerto Rico. It has achieved widespread bipartisan support across the nation, because it is a commonsense solution that will ensure caregivers have the education they need to confidently provide care to their loved ones. Facilitating the work that caregivers do will further incentivize caregiving and save the state of Wisconsin taxpayer money in the long-run.

Solutions

AARP supports passing the CARE Act in Wisconsin to support the important work of our more than 578,000 unpaid caregivers.

Background

There is a body of academic research that highlights the benefits of using the Affordable Care Act to expand Medicaid eligibility of adults. Much of this research compares states that have opted to implement state Medicaid expansions to states that have not. Researchers have studied the changes in the more than 30 states that have extended eligibility for adults to 138% of the poverty level, and compared those states with the 19 non-expansion states. Wisconsin created a modified expansion covering all adults up to 100% of the federal poverty line; however, our unique program still does not equate to a full expansion. Wisconsin's modified expansion leaves out those whose annual income falls between 100% and 138% of the federal poverty line.

What is clear is that expansion states have enjoyed large coverage gains. Medicaid expansion has been associated with positive impacts for low-income adults in terms of improved access to care and the utilization of healthcare services. Studies on the economic and fiscal impact of Medicaid expansion show that expansion states have seen budget savings and revenue gains, as well as reductions in uninsured hospital visits and uncompensated care costs.

Wisconsin stands to see significant financial gains from a Medicaid eligibility expansion to 138% of the federal poverty line. This is because an eligibility expansion would increase federal cost-sharing for many adults currently covered by BadgerCare. The Legislative Fiscal Bureau estimated that a Medicaid eligibility expansion would save state taxpayers \$392 million during the 2017-19 biennium, and 82,000 more adults would be covered by BadgerCare. AARP believes this is a win-win for Wisconsin taxpayers and Medicaid beneficiaries.

Solutions

AARP supports a full Medicaid expansion. Many Wisconsinites 50 years or older receive their healthcare coverage through BadgerCare. Expanding Medicaid would increase the number adults enrolled in BadgerCare, provide coverage to more people across Wisconsin, and prevent a healthcare coverage crisis for Wisconsinites. Expanding Medicaid is cost-efficient and fiscally responsible; increasing federal match rates is likely to save Wisconsin taxpayers money.

DEMENTIA CARE SPECIALISTS

Background

The Dementia Care Specialist program currently serves 26 Wisconsin counties and three tribes. The program operates out of select Aging and Disability Resource Centers (ADRCs).

The Dementia Care Specialist program has three goals. The first goal is to support the ADRC staff and county programs to be better prepared, with knowledge and resources, to support individuals with dementia and their families. The second goal is to support the Specialists to act as a catalyst to create a dementia-friendly community. Specialists may work with businesses, employers, local organizations, and the community to raise awareness of the unique needs of individuals with dementia and their families. The third goal is to assist individuals with dementia to remain active and in their homes longer.

According to the Alzheimer's Association, an estimated 110,000 Wisconsinites aged 65+ are living with Alzheimer's disease. This number is expected to rise by over 18% by 2025.

The Dementia Care Specialists program will be essential for Wisconsin as we move forward. Continued positive results of the program, including a positive impact on the lives of individuals and families living with dementia, demonstrate the program's worth. Additionally, the Dementia Care Specialists program has improved the sustainability of Wisconsin's long-term care system by reducing the need for public funding.

Solutions

AARP supports a statewide expansion of the Dementia Care Specialist Program to all ADRCs in Wisconsin.

Background

Many aging Wisconsinites rely on paid caregivers to help them with their daily activities. These services are essential for many older adults in order to maintain their quality of life and to keep them in their homes and communities. Currently, there is a significant shortage in Wisconsin's healthcare workforce, and the growing demand for personal care services is likely to exacerbate this shortage. Home health aides and personal care aides are expected to be in especially high demand; employment is projected to grow 41 percent from 2016 to 2026. The demand for the services of home health aides and personal care aides will continue to increase as the baby boomer population ages and as longevity gains push lifespans well into the 80s, 90s, and even 100s for individuals.

Despite this projected increase in demand, the industry is facing significant challenges which some suggest could threaten the future of this workforce. The Wisconsin Personal Services Association (WPSA) cites "high turnover and stagnant reimbursement rates" as two challenges that make the cost of staying in business and providing care increasingly difficult. Without legislative action, the worry is that many providers will not be able keep their doors open. This could leave thousands of jobs unfilled and thousands of older adults without the assistance they need to remain in their own homes and communities.

Solutions

AARP supports adequate reimbursement of personal care agencies for providing independent assessments of clients' homes. AARP believes legislators should work with providers to develop quality improvement initiatives, and provide solutions to the workforce shortage.

AARP supports an additional rate increase to the personal care program under Medicaid.

AARP supports a study on reimbursement or loan forgiveness for healthcare workers contingent upon their continuing work in Wisconsin.

AARP supports the expansion of a program for older Wisconsinites who may be interested in working part-time to fill in these gaps of experience among younger and older workers. A mentorship program between older and younger caregiving professionals may help mitigate the workforce shortage.

Background

The federal Health Resources and Services Administration (HRSA) defines telehealth as “the use of electronic information and telecommunications technologies to support and promote long-distance clinical health care, patient and professional health-related education, public health, and health administration.” AARP believes that telehealth is a mechanism that can help people live in their homes and communities as independently as possible.

We further believe that telehealth holds a great deal of promise in helping people access home- and community-based services in new and innovative ways. Telehealth has the potential to make it easier for Wisconsin’s more than 500,000 family caregivers to care for their loved ones. In many cases, telehealth may address the needs and preferences of consumers and family caregivers in ways that traditional avenues of accessing care cannot. The use of telehealth technologies has the potential to result in better access to care and reduce transportation barriers and improved health outcomes for care recipients.

AARP believes that true access to telehealth requires the state to invest in broadband expansion, especially for rural communities. While some communities already have the broadband infrastructure to engage in telehealth, others communities need additional investment in broadband technology and infrastructure before they can properly engage in telehealth.

Solutions

AARP supports continued state investment in broadband expansion, especially for rural communities.

AARP supports removing barriers that limit or prevent accessing care via telehealth and allowing reimbursement for remote patient monitoring.

AARP supports the inclusion of family caregivers in telehealth legislation, including task forces and implementation.

Background

According to an AARP survey, 88% of Wisconsin workers wish they saved more for retirement. Moreover, nearly 42% of Wisconsin workers ages 18 to 64 in the private sector work for businesses that do not offer any type of retirement plan. Individuals working in small businesses with fewer than 100 employees are even less likely to be offered a retirement plan.

This lack of savings translates into an over-reliance on Social Security. While Social Security is the bedrock of retirement security, it was never meant to be the sole source of income for people in retirement. With an average monthly Social Security benefit of only \$1,379 in Wisconsin, retirement savings are critical for most people to live their best lives. Yet, the average working-age household has only \$3,000 in retirement savings while those near retirement have only \$12,000 in retirement savings.

Bottom line is this: access to an employer-based retirement plan is critical for building financial security in retirement.

AARP is advocating for public-private solutions that would enable more workers to save for retirement. AARP supports the enactment of “Work and Save” plans for workers who do not otherwise have access to a workplace retirement plan. We believe these plans will help Wisconsinites build their own private retirement savings via payroll deduction. These plans are voluntary, portable from job to job, and no-cost or low-cost to taxpayers.

As of May 2018, ten states have already signed various “Work and Save” programs into law. Nearly 40 states are considering ways to address financial security in retirement.

Solutions

AARP supports the creation of a joint legislative taskforce to propose retirement savings legislation based on a review of what other states have passed.