



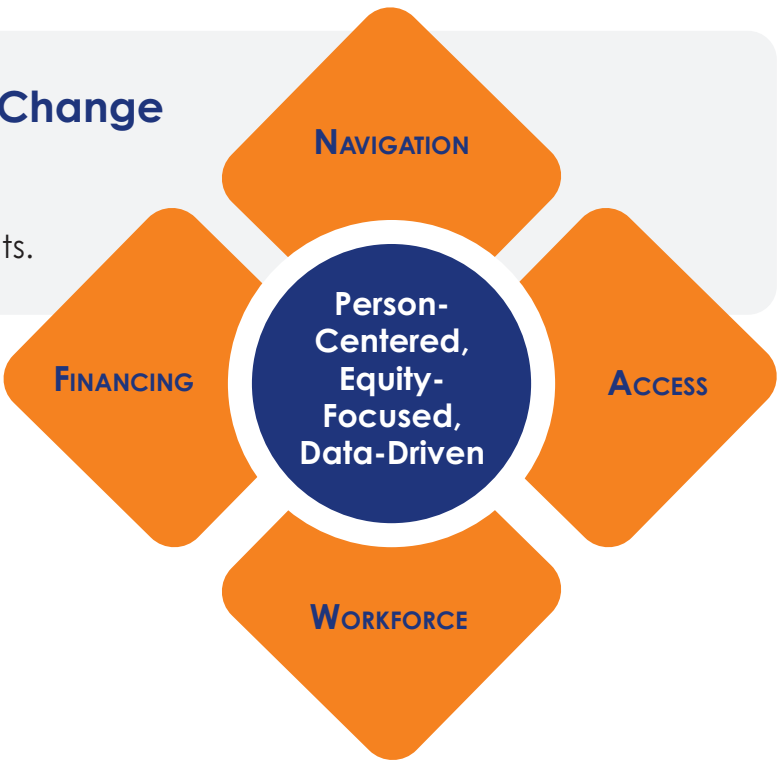
Long-Term Services and Supports System Change in the Master Plan for Aging

California's Long-Term Services and Supports (LTSS)¹ system provides critical hands-on services that support older adults, people with disabilities and family caregivers at home, in the community, and in congregate settings. California is strategically planning for the future with an eye toward breaking down silos that create barriers to access to address the LTSS issues many Californians face. These system-level issues translate into real challenges for the people who depend on these programs and services to remain in their homes and communities as they age.

The Four Elements of LTSS System Change

California's Master Plan for Aging (MPA) provides a framework to advance LTSS system change through four related elements.

¹LTSS includes a broad range of services and supports delivered by paid providers and unpaid caregivers to people who have limitations in their ability to care for themselves. These limitations are due to a physical, mental, cognitive, or chronic health condition that is expected to continue for an extended period. LTSS services can be provided in a variety of settings including at home, in the community, in residential care, or in institutional settings.



Navigation

The first element of LTSS system change focuses on Navigation and streamlined access to information. Many Californians have difficulty finding the information they need to make informed choices. Without a known or centralized place to go for information and support, people struggle with limited or incomplete information when making important decisions about the services they need, at the time they need them. In response, the MPA is driving solutions to streamline access to information. Part of this effort entails planning for statewide adoption of a consumer contact center and consumer-facing web portal that will provide streamlined access to local, regional, and statewide information. This ambitious — but essential — effort includes multiyear, cross-agency planning for a “No Wrong Door” system that integrates and aligns state and local programs, including enhanced information, assistance, and referral to local programs and services at the community level.

Access

The second element of LTSS system change focuses on enhancing access to programs and services, including affordable/accessible housing and older adult behavioral health services. California has long been a leader in developing home and community-based services that enable people to remain at home and avoid institutionalization. However, many individuals in need are unable to access services – whether due to lack of local program availability, long waitlists, or other factors. The MPA envisions a California where everyone can access the services they need, when they need them.

Through the MPA, California is developing a two-part Home and Community-Based Services (HCBS) Gap Analysis and Multiyear Roadmap that will develop a path forward to building out the HCBS infrastructure. This endeavor, which is being jointly led by the Department of Health Care Services and the California Department of Aging in partnership with other California Health and Human Services Agency departments, includes a gap analysis and roadmap for [Medi-Cal HCBS](#) as well as [Non-Medi-Cal HCBS](#). Ultimately, this initiative seeks to improve access to services statewide, prioritizing planning for programs that serve underrepresented populations in underserved areas of the state.

- **Focus on Housing:** Importantly, the HCBS Gap Analysis includes a component on housing access. California’s MPA goals focus on identifying more housing options for older adults and people with disabilities. The need

is critical — the state has seen a 119% increase in older adult homelessness from 2017 through 2023, which brings greater urgency to focus on solutions. The California Health and Human Services Agency and the Business, Consumer Services, and Housing Agency are working together to develop a multi-pronged approach to address older adult homelessness, including examining options that address housing affordability and supply, institutional transitions, data and systems development, and tailored programs and services.

- **Focus on Older Adult Loneliness and Isolation:** Access to services also involves addressing the growing epidemic of older adult loneliness and isolation. Changing family systems and longer lifespans have exacerbated loneliness and isolation among older adults. And people of color, as well as LGBTQIA+ individuals, face unique challenges and barriers to accessing behavioral health services. The Administration and Legislature’s commitment to behavioral health has never been more important, including significant opportunities to address older adult needs through the [Behavioral Health System Transformation](#).

Workforce

The third element of LTSS system change centers on addressing the needs of our paid and unpaid direct care workforce. Ensuring that we have the workforce needed to care for our aging population is a critical goal of the MPA. This includes a focus on California’s five million family caregivers who support parents, spouses, and friends in the community, as well as the paid direct care workforce that provides critical hands-on care in home, community, and congregate settings.

Since the launch of the MPA, the Administration and Legislature have invested significant resources to meet the growing needs of the direct care workforce through training and incentive programs, as well as other initiatives that build the workforce pipeline to increase the number of direct care workers available to care for a growing aging population.

Financing

The fourth and final element to LTSS system change focuses on financing and affordability. Californians confront many challenges in how to pay for LTSS.

Medicare does not pay for LTSS, and most Californians cannot afford to purchase



private long-term care insurance. For most people, paying out-of-pocket for these services is cost prohibitive and creates a significant financial and social burden. These services bring high costs not only to individuals and families but also to taxpayers and the government as more people deplete their limited incomes to cover the cost of care.

Through the MPA, the Legislature and Administration invested \$5 million for the California Department of Aging to lead a cross-agency initiative to support data analysis and research focused on LTSS financing options for older adults and people with disabilities. The initiative will:

- Outline data focused on the current and projected needs of California's aging population that is currently ineligible for Medi-Cal (the "missing middle").
- Identify a comprehensive set of sustainable policy solutions to consider to address the needs of those who fall in the "missing middle."



The Path Forward

By addressing the MPA's four interrelated elements of LTSS system change — Navigation, Access, Workforce, and Financing — California will continue to find ways to meet the population's current needs and build a system for the future. As state and federal budgets tighten, California is fortunate to have a strong stakeholder foundation and the MPA framework put in place by Governor Newsom to guide us toward 2030, when one in four Californians will be age 60 or older.