

AGING 101

A Guide to Aging, Services
and Supports in Ohio



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The following pages provide an overview of aging, services and supports in Ohio. They outline the current and future state of aging in Ohio; provide information regarding long-term care, post-acute care and additional supports and payment models; and discuss varying careers and workforce solutions within the field.

This second edition was produced by LeadingAge Ohio in February of 2020.

AGING OHIO

IN 2000, THE PERCENTAGE
OF OHIO COUNTIES WITH
MORE RESIDENTS OVER AGE
60 THAN RESIDENTS UNDER
AGE 20 WAS

0%

IN 2020, THAT PERCENTAGE
IS EXPECTED TO RISE TO

> 50%

OHIO IS HOME TO THE 6TH
LARGEST POPULATION OF
OLDER ADULTS IN THE
UNITED STATES

ACCORDING TO CENSUS
POPULATION ESTIMATES
RELEASED IN JUNE 2019, 13 OF
OHIO'S 88 COUNTIES ALREADY
HAD MORE PEOPLE OF
RETIREMENT AGE IN 2018 THAN
THEY HAD CHILDREN.

IN 2017 IT WAS NINE COUNTIES.

IN 2010, ONLY ONE COUNTY IN
SOUTHEAST OHIO HAD
EXPERIENCED THIS FLIP.

IN LESS THAN TWO DECADES,
OLDER ADULTS ARE PROJECTED TO
OUTNUMBER CHILDREN FOR THE
FIRST TIME IN U.S. HISTORY

WHAT IS LONG-TERM CARE?

Long-term care includes a range of services and supports (LTSS) older individuals may need to meet their personal care needs. While it encompasses medical care, it also refers to assistance with the basic personal tasks of everyday life.

Care can be provided in a range of settings or wherever an individual calls "home".

Life-plan communities



Nursing facilities

Assisted living



Affordable housing

Medicaid - not Medicare - is paying for 2/3 of Ohioans' LTSS needs, providing coverage for nearly 3 million Ohioans. LTSS reflects 5% of the state's Medicaid enrollees yet 26% of Medicaid's expenditures.**

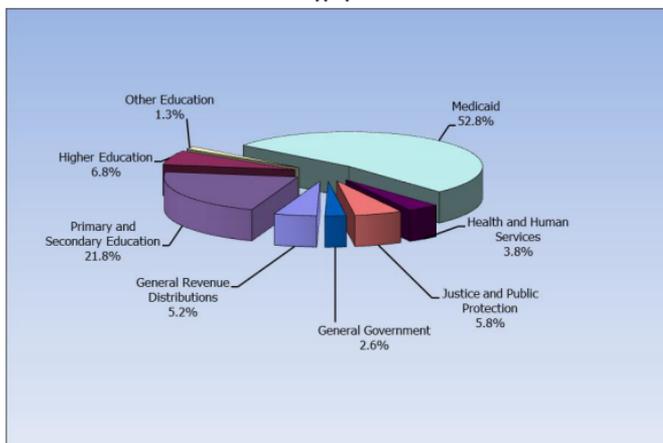
WHO PAYS FOR CARE?

Despite this, Medicaid doesn't cover the full cost of long-term care - many providers write off hundreds of thousands (smaller single-site) to millions (large site or multi-site) each year.

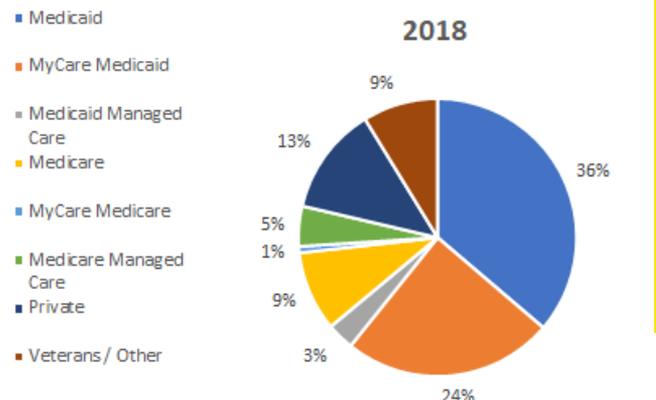
Some individuals may have planned to pay privately; those in poverty rely on Medicaid, but the middle class may become impoverished when the true cost of long-term care is experienced.

Recommended state spending, 2016/2017. Medicaid* is always the top spend.

Figure C-4
Total GRF – Recommended Appropriations for FYs 2016 and 2017



How is long-term care funded in Ohio?



*Includes federal match
**Includes Medicaid, MyCare Medicaid, and Medicaid Managed Care

WHAT IS HOSPICE & PALLIATIVE CARE?

Hospice is a coordinated program of care and services providing assistance to meet physical, psychological, social, spiritual, and other special needs that are experienced by individuals and families as they approach the end of life. Most hospice is provided in the home, and hospice care for the family continues through the bereavement process.

Palliative care is specialized care for a patient of any age who has been diagnosed with a serious or life-threatening illness. This type of care can be administered to patients still receiving treatment.

Majority of hospice care takes place at home



End-of-life care is paid for by Medicare



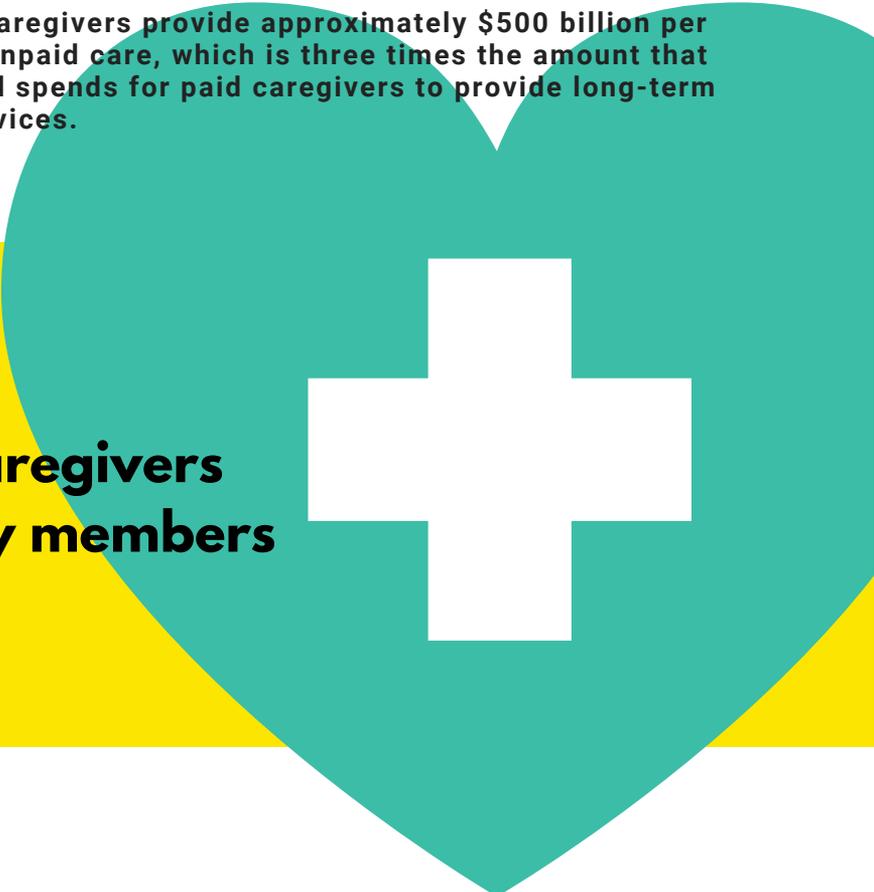
THE CAREGIVER DILEMMA

The caregiver pool is shrinking - in 2010 there were 4.8 caregivers per person, but by 2030, there will be only 2.8 caregivers per person. This increases the weight of care provided by long-term care organizations.

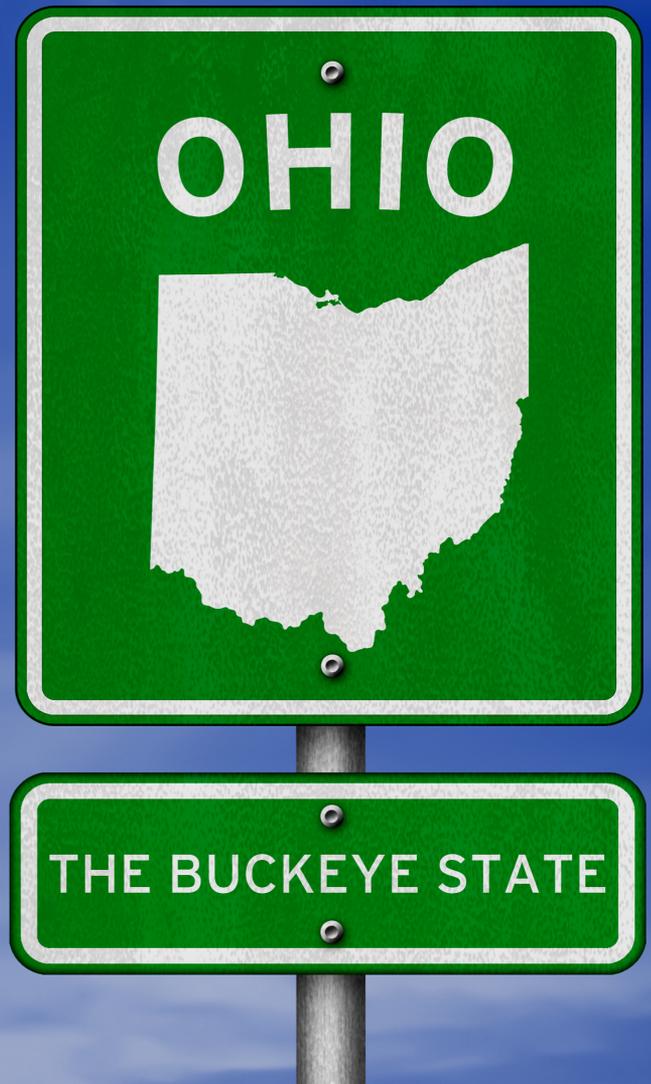
Family caregivers provide approximately \$500 billion per year in unpaid care, which is three times the amount that Medicaid spends for paid caregivers to provide long-term care services.



95% of unpaid caregivers are family members



ARE OHIOANS READY?



ARE WE READY?

Aging Ohioans in the 'Boomer' generation are sicker and have a higher number of chronic conditions than many other states - **Ohio ranks near the bottom of state health rankings.**

Ohio's public health funding is low compared to other states - leading to an increase in healthcare costs and chronic conditions later in life.

OHIOANS' HEALTH BEHAVIORS

State Rankings

Smoking

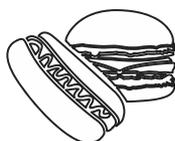
Inactivity

Obesity

41st

43rd

32nd



OLDER OHIOANS' HEALTH CONDITIONS

State Rankings

Diabetes

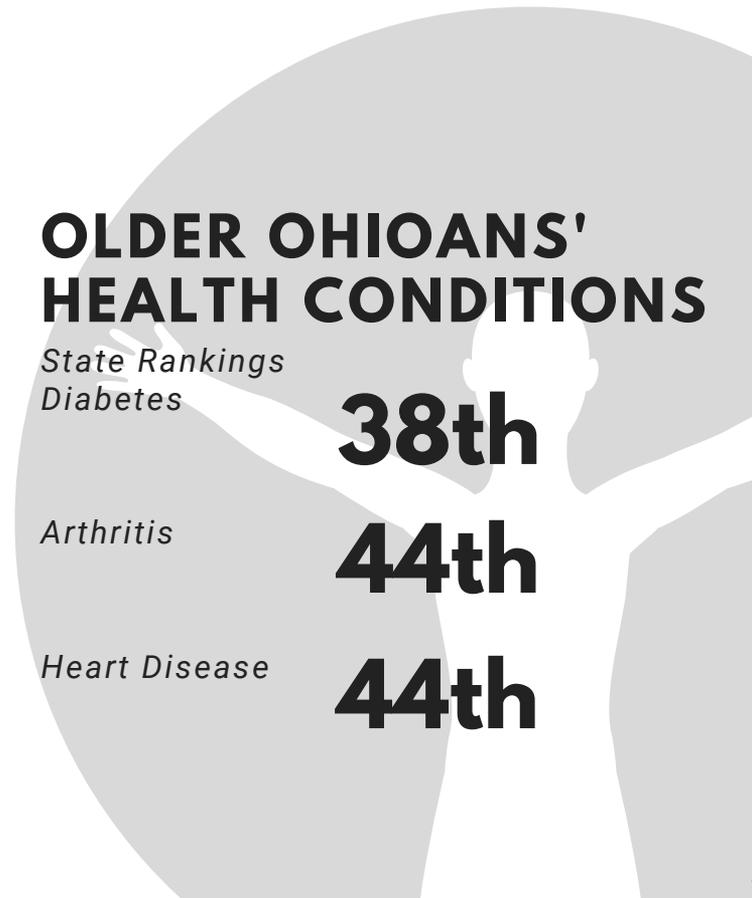
38th

Arthritis

44th

Heart Disease

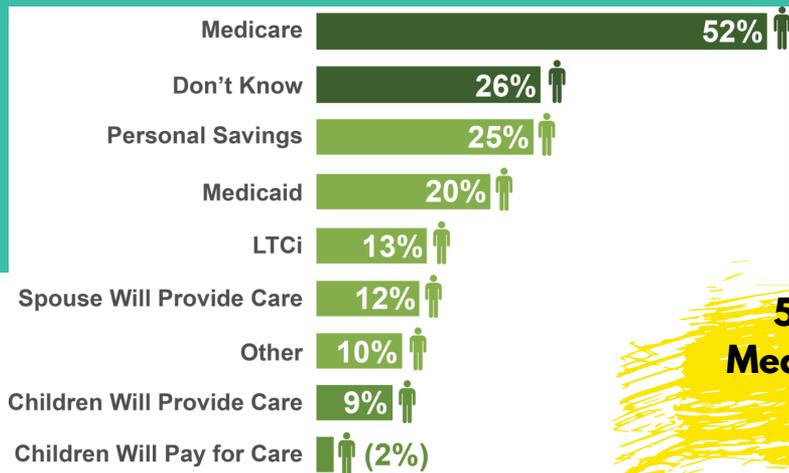
44th



Costs

DO OHIOANS KNOW THE COST OF CARE?

Perceived Methods for Funding Ongoing Long-Term Care



On average, people becoming age 65 over the next five years who ultimately experience high-need long-term care can anticipate incurring costs over their lifetimes of approximately \$138,000.

54% of middle-income seniors will not be able to afford annual costs of \$60,000 for assisted living, independent living or other housing related costs even if they allocated all of their annual resources to such housing.

52% of Americans erroneously believe that Medicare will cover long-term care. Medicaid is funding 63%* of Ohio's long-term care.

Ohio | Department of Medicaid



Care costs for women will be higher than men as they typically live longer & experience greater care needs.

1 in 7 people will require long-term care lasting more than 5 years and costing \$250,000 or more.



*Includes Medicaid, MyCare Medicaid, and Medicaid Managed Care.

BABY BOOMERS

NEW GENERATION, NEW CARE MODELS

Baby boomers are working longer and staying more active in retirement. For the first time ever, five different generations are in America's workforce at the same time (Gen Z to Baby Boomers).

Americans over age 50 equate to 106 million people responsible for approx. \$7.1 trillion in annual economic activity. This number is expected to exceed \$13.5 trillion by 2032 as the population grows.

Policy and long-term care strategy can adapt now to plan for the care needs of this changing demographic. The healthcare, social, financial, and housing needs of increased numbers of elders can be addressed now, as opposed to when care requirements increase as they continue to age.

Money spent caring for our elders has the potential to stimulate and support the American economy.



The longevity economy:
as the fastest growing population on the planet, elders are driving a substantial portion of the world economy

Hybrid long-term care/life insurance policy sales are on the rise



Baby boomers:
a more active and engaged generation requiring new care models

WHAT IS THE STATE DOING TO PREPARE?



The state has sought to re-balance where long-term care is provided. Today, more Ohioans receive long-term care in their home than in institutional settings. Institutional care is typically costlier both to the consumer and to the state, and many consumers prefer to receive care in their homes.

Legislative Wins in 2019

The Biennial Budget Process

The General Assembly and Administration have shown to be supportive of increasing payment incentives for providing quality outcomes in institutional settings, as well as supporting home- and community-based services as a more cost-effective model of care. A quality incentive program was included in the state budget, as well as 3.25% increases to the Assisted Living Waiver and PASSPORT programs.

Alzheimer's & Dementia Task Force

Governor DeWine signed SB 24 in 2019, which created an Alzheimer's Disease and Related Dementias Task Force. As part of this task force, LeadingAge Ohio will work with long-term care providers; provider associations; caregivers and individuals living with dementia; and state officials to work on a state action plan. Findings will be submitted to the governor and Ohio General Assembly.

Legislative Priorities in 2020

Next Budget Planning

The FY 2022-2023 state budget process will be here quickly. Goals will include stronger Medicaid reimbursement for long-term care providers and meaningful increases for home- and community-based services.

Medicaid Eligibility

Ohio's current standards for establishing Medicaid eligibility are frustrating for families and financially unsustainable for long-term and post-acute care providers. Work on solutions will continue with the Ohio Department of Medicaid and the Ohio General Assembly.

Workforce Supports

Ohio's long-term care workforce suffers from retention and recruitment issues tied to low pay in some positions and competition from other sectors. Solutions being explored include:

- Increased awareness of aging careers;
- Supports for frontline workers, including access to financial services, counseling, family supports, etc; and
- Specialized training, including partnerships between educational institutions and aging services providers and training programs which offer students a pathway upward to higher paying careers and more advanced credentials.

WHAT KINDS OF JOBS ARE AVAILABLE IN MY AREA?

State Tested Nurse Aides (STNAs)

State Tested Nurse Aides (STNAs) are the frontline caregiver positions most in need by long-term care providers. This position is often a first step towards a career in nursing and caregiving, with many pathways upward.

Still, filling and retaining these roles can be difficult, and almost all Ohio providers are currently hiring STNAs. A recent study showed that 60% of Ohio long-term care providers had no applicants nor qualified applicants for certain positions.

"State tested nurse aides, which provide basic care for patients, play a crucial role at senior living facilities but the physically and emotionally demanding job has high turnover rates, particularly as the labor market tightens and other industries raise their wages."

Dayton Daily News, 2019

A Growing List of Careers

In addition to STNAs, facilities need many other positions filled across the clinical spectrum. Acute care settings are the most popular field of study for many nursing students, but there is a great need within long-term care. STNAs can access continuing education, many times with employer assistance, to progress on a healthcare pathway from STNA to RN.

Many other careers exist within aging services, including:

- Registered nurses (RNs), other nurse professions,
- Nutrition and culinary staff,
- Environmental services,
- Administrative areas (HR, finance, etc),
- Activities,
- Marketing,
- Physical therapy,
- and more.

21 distinct careers within aging services and post-acute care were identified during LeadingAge Ohio's 'Careers That Love You Back' program development.



WORKFORCE INITIATIVES

2019-2020

Retention

The Department of Labor now provides grant money for the state to implement an expanded **apprenticeship** program. LeadingAge Ohio identified 11 community colleges to participate, offering students employment as they attend the class and a guaranteed job as an STNA once they finish their class. Programs have been developed at Columbus State Community College, Lorain County Community College, Sinclair Community College, Edison State Community College, and Cuyahoga Community College.

Employer Resource Networks (ERN®) foster business engagement and provide tools for employees to navigate challenges to their successful employment (transportation, child care, domestic abuse, payday shortfalls, and more). The Grand Rapids-based ERN® program is working with LeadingAge Ohio as a partner to help foster growth across Ohio. In some cases, county **United Ways** have been the facilitator of these outside-of-work supports.

LeadingAge Ohio Employer of Choice uses operational standards and relevant criteria to emphasize the importance of treating employees with the same care that employers wish these employees to provide. 23 member organizations were honored as 2019-2020 Employers of Choice.

LeadingAge Ohio provides **Frontline Supervisor Training** to share leadership principles and best practices that are consistently applied by all supervisors. This program provides employees with a strong foundation to build a work environment that maintains respect, trust and accountability.

Recruitment

The **Careers That Love You Back** campaign showcases 21 distinct career options in the fields of aging services and post-acute care. Using a poster series, this program fosters an early awareness and interest in the field of aging services in K-6 grades, laying the foundation for later career readiness and training. The examples vary across a full range of jobs and the program includes a teacher's guide and instructions for approaching school districts served by members' employees.

Elder Care Certification was developed with the Ohio State University's Alber Enterprise Center and is currently being piloted by Vanguard-Sentinel Career and Technology Center. Building off of this progress, Good Shepherd Home in Fostoria developed a **Dementia Care Certification**, which is also being piloted in Northwest Ohio.

A **Nursing Survey** is underway with Kent State University to evaluate why some nurses prefer acute care for their career path over long-term care. Conversely, the survey will explore why those who choose long-term care find their work so fulfilling.



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