

## LTCI Task Force – Work Breakdown and Considerations

**Note:** This draft deliberative chart is not meant to be comprehensive at this point, but is merely a starting point for Task Force discussion and will be built upon as discussions progress. Each column is not independent, but should be considered in concert with each of the other categories. The overarching goal of the Task Force should remain true to the intent of the Legislature in passing Assembly Bill 567: “To enact legislation establishing a task force to explore the feasibility of developing and implementing a culturally competent statewide insurance program for long-term care services and supports.”

Structure Options	Financing	Administrative Considerations	Workforce	Services	Coordination/Interaction	Access
<p>Public Benefit (e.g., add an LTC benefit to State Disability Program)</p> <p>Joint public/private system (e.g., subsidized insurance options, expanded partnership options)</p> <p>Hybrid (e.g., public benefit with option to purchase additional coverage)</p>	<p>Payroll tax (Addition to SDI assessment rate or new assessment)</p> <p>General Fund</p> <p>Excise tax (assessed on purchase of certain goods)</p> <p>Local funds (counties, cities, hospital districts)</p> <p>Premiums (For private insurance or self-employed or retiree buy-in options)</p> <p>Share of cost</p> <p>Provider fees &amp; taxes (hospitals, nursing facilities, intermediate care facilities, other providers, MCOs)</p>	<p>Eligibility (age, ADL criteria, vesting, divesting, family or spousal coverage)</p> <p>Enrollment (mandatory, mandatory w/ opt-out, or voluntary; self-employed opt-in; retiree buy-in; tax and/or benefit exclusion for low income)</p> <p>Benefits (lifetime amount, daily/monthly amount, inflation rate, elimination period, cash or reimbursement)</p> <p>Administration (responsible agency or agencies, governance, oversight)</p>	<p>Needs/demands</p> <p>Qualifications/licensing/certification</p> <p>Family caregivers</p>	<p>Nonmedical Supports and Services (personal care, homemaker services, home modification)</p> <p>Extended home health care</p> <p>Respite care</p> <p>Family caregiver training/support</p> <p>Adult daycare</p> <p>Residential care facilities</p> <p>Nursing facilities</p> <p>Prevention (fall prevention, electronic monitoring, wellness programs)</p>	<p>Private health insurance and Medicare (home health care, hospice services, palliative care, prevention &amp; wellness programs)</p> <p>Medi-Cal program and other publicly funded resources</p> <p>Other state program efforts (e.g. Master Plan on Aging)</p> <p>Existing LTCi and new sales of LTCI (primary or secondary coverage to private LTCI; premium reduction or benefit increase for existing LTCI policies - see Ins. Code 10235.91)</p> <p>Federal Reforms</p>	<p>Culturally responsive services and outreach</p> <p>Care coordination</p> <p>Streamlined assessment</p> <p>Navigation of state LTSS system</p>