

**CARING FOR CALIFORNIA:
ADDRESSING THE DEVELOPING CRISIS OF THE AGING AND DISABLED POPULATIONS**

The rapid growth and unmet needs of California's aging and disabled populations will soon constitute a catastrophic crisis, not unlike climate change. California needs a [Master Plan](#) to address the crisis, including economic analysis and data that will reveal the extent of crisis and uncover many obvious solutions. Here are several steps the Legislature can take to begin to address this critical turning point and build a system of care for the 21st century. We can assist in developing specific legislation in all of these key areas:

- ***Infrastructure Investments Are Urgently Required***

A system patched together when deinstitutionalization of the aging and disabled began in the 1960s will soon be required to serve [millions of Californians](#) in numbers that are [growing exponentially](#). California's system of long term services and supports is unprepared for this population explosion. Reimbursement methods are antiquated and inadequate, capital investments are scarce, workforce development and caregiver supports are neglected. Serious planning and investment in a modern and effective LTSS infrastructure is essential.

- ***The Housing Crisis is a Health Crisis for the Aging and Disabled***

Fifty-four percent of adults over age 65 live below 200% of federal [poverty](#), and people with disabilities are [twice as likely as others to live in poverty](#). Inability to find or sustain stable housing results in health system costs when people cannot transition from institutional care. Despite important progress on affordable housing, more needs to be done and specifically, California needs housing strategies that allow people to modify their home, access assisted living, health and supportive services, leverage Medicaid to access housing dollars and find housing after a health crisis are essential for older adults and people with disabilities.

- ***Essential to Improve Access, Coordination and Integration***

Systemic inefficiencies are extremely costly while keeping people from getting the essential care and services they need. Cost-effective social services are rationed and result in an enormous price paid in health system costs. To accommodate the growing numbers who need services and serve them cost-effectively, we must improve access, coordination and integration of care, including further developing and improving the Cal Medi-Connect program.

- ***Care Needs of Middle-income Californians Must Be Addressed***

Californians are woefully unprepared for aging; most people mistakenly believe that Medicare will cover the cost of their care when they are old. For most Californians, long-term care insurance is unaffordable. Without solutions to address the middle class, these individuals often must spend down all of their assets in order to be eligible for Medi-Cal to get long-term care services and health benefits – a bill that is then paid by the state and federal governments. Developing affordable access to services for these individuals would protect the state budget.