



Master Plan for Aging System Change Symposium

**Long-Term Services and Supports (LTSS)
Financing, Affordability, and Access**

July 31, 2025

Welcome



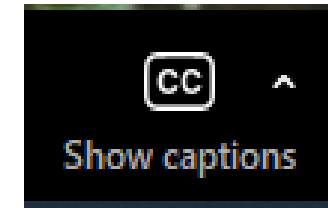
Carroll De Andreis

*Manager, MPA Stakeholder Engagement
California Department of Aging*

Accessibility



- **American Sign Language (ASL)** interpretation is provided.
- **Closed captioning** is available during this meeting.
- To initiate closed captioning (cc):
 1. Click the CC icon on the Zoom toolbar
 2. Click "Show captions" to display spoken meeting content as text
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If the CC icon does not appear on your toolbar select "More" then select "Captions" and begin at Step 1 above.

Webinar Operations



- The chat function is enabled for Panelists and CDA staff to share meeting-related resources and information with attendees.
- The Question/Answer (Q/A) function is enabled for questions from attendees.
 - We will work to respond to questions during the presentation and/or provide written responses in the Q/A.

Webinar Follow-up



- Today's recording will be posted on [CDA YouTube Channel](#)
- Meeting slides, transcript, and recording will be posted to CDA's [Long-Term Services and Supports \(LTSS\)](#) webpage.
- Additional comments and questions can be directed to LTSSFinancing@aging.ca.gov



Introductions and Welcome

Definition: Long-Term Services and Supports (LTSS)



**Non-medical
functional
support**

**Help with
Activities of Daily
Living (ADL)**
(e.g., bathing, dressing,
eating, walking)

**Received in a
home or
institutional
setting**

**Provided by
paid &/or
unpaid
caregivers**

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



Statutory Authority and Purpose



- **Statutory Authority:** \$5 million General Fund - Budget Act of 2022 AB 179 (Ting)
- **Purpose:** Conduct research and analyses to develop options for improving LTSS financing and affordability, in line with California's Master Plan for Aging.



Overview: LTSS Financing and Affordability Initiative

**Marc Cohen, Ph.D.
LeadingAge LTSS Center at UMass Boston**

Overview of Initiative Objectives



1. **Research and Data:** Outline the current and projected needs of California's older adults and people with disabilities who fall in the "Overlooked Middle"
2. **Policy and Research:** Conduct policy analysis with options to consider for addressing the needs of this population
3. **Medicare HCBS Demonstration Proposal:** Develop a proposal for a Medicare Home and Community-Based Care Benefit
4. **Consumer and Stakeholder Input:** Deepen our understanding of the population's needs

Leadership and Partners



ATI Advisory



Conceptual Definition of the "Overlooked Middle"



The "Overlooked Middle" are households that:

- Can initially afford basic living needs (as measured by the Elder Index in the community);
- Would have to diminish their living standards (i.e., meaningfully reduce expenditures on basic living necessities) when LTSS needs that can be served by a moderate amount of home and community-based care arise;
- Do not qualify for Medicaid (MediCal) coverage before or after the onset of LTSS needs.



Who We Are Solving For: Consumer and Population Perspective

Dorothea Polk, Community Catalyst
Miranda Kunkel, Ph.D. LMSW Collaborative Consulting
Lisa Shugarman, Ph.D., NORC

Consumer and Stakeholder Engagement

Dorothea Polk, Community Catalyst

Miranda Kunkel, Ph.D. LMSW Collaborative Consulting

California's LTSS Financing and Affordability
Initiative Public Webinar

July 31, 2025

Goal & Format

Goal: Understand the real-time experiences of the overlooked middle through qualitative data collection across California through the eyes of consumers and stakeholders.

Format:

- Three in-person consumer sessions across three California counties (Riverside, Shasta, and San Diego)
- Four virtual consumer sessions; four more planned for fall 2025
- Two virtual stakeholder sessions
- Sessions conducted in multiple languages (English, Spanish, and Cantonese)
- Populations: Overlooked middle, adults with disabilities who are working, caregivers, and Area Agency on Aging and Caregiver Resource Center staff

Key Questions

The 90-minute sessions featured discussions on financial needs and concerns.

Examples:

- What concerns you most when you think about growing older?
- How do you think your needs will change as you get older?
What concerns you most about caregiving for a friend, family member, or neighbor? Why do you have these concerns?
- What support or services would be most helpful to you as a caregiver
- What services and supports do older adults and caregivers need? What are your suggestions for how to make these improvements?
- What challenges do consumers and caregivers face in affording LTSS? How do these challenges impact them?

Themes



Financial Security



Health Care Access



Housing Security



Transportation



Social Engagement



Navigation



At-home Support



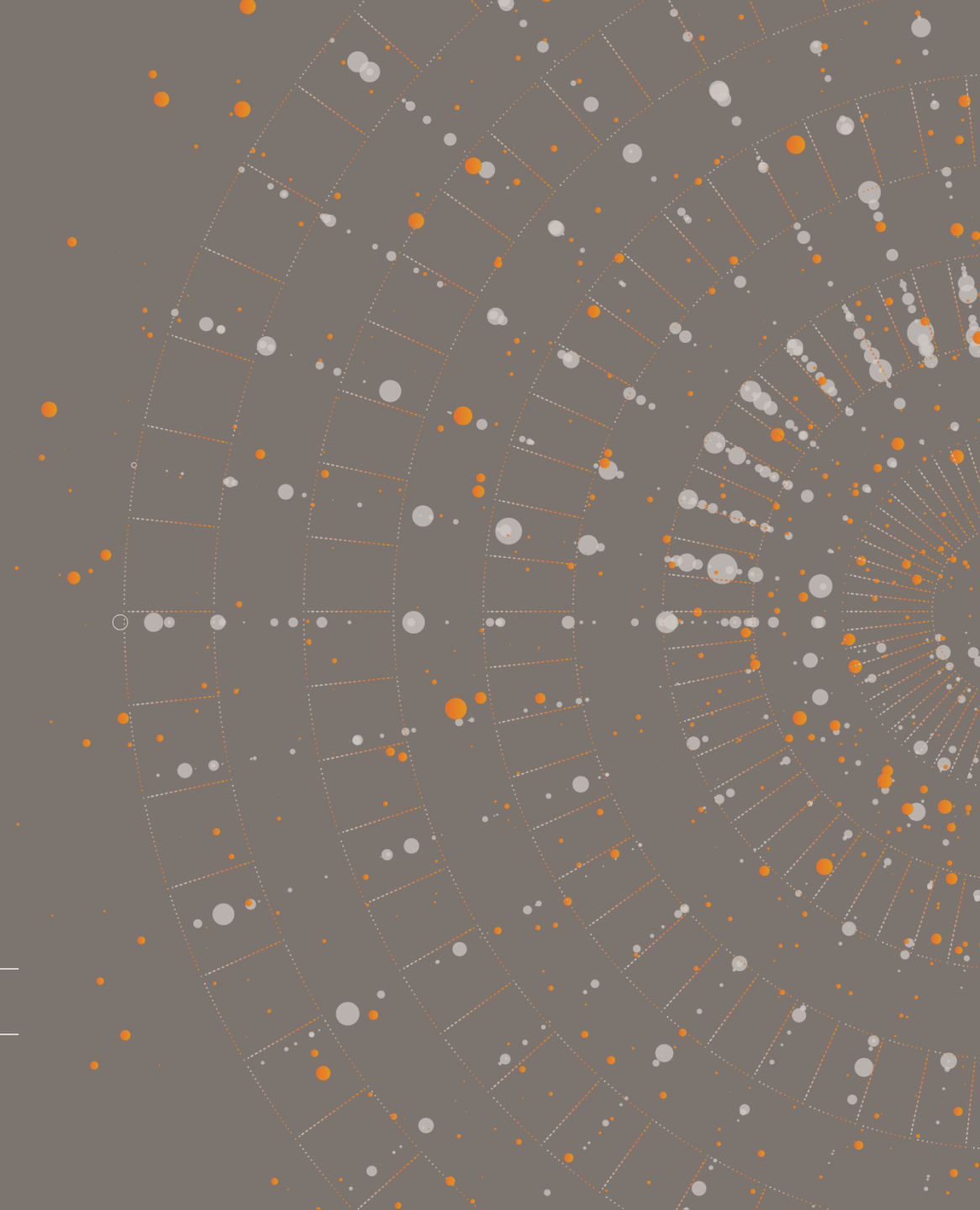
Family Caregivers

California Overlooked Middle Long-Term Services and Supports (LTSS) Survey

Preliminary Findings

07.31.2025

Presenter: Lisa R. Shugarman, Ph.D.,
Senior Fellow at NORC



Survey Overview

AmeriSpeak® Panel

- Nationally representative and probability-based: AmeriSpeak is a large-scale, scientifically rigorous panel of U.S. households recruited using random sampling methods to ensure broad representation across demographics.
- High-quality, inclusive data collection: It employs mixed-mode outreach—including mail, phone, and in-person visits—to reach hard-to-survey populations such as young adults, rural residents, and non-internet users.
- Weighted responses to be representative of the California population.

Survey Overview

Survey Administration

- Web survey (with option for phone administration) designed in collaboration with the University of Massachusetts Boston LeadingAge LTSS Center.
- Study Target Population: Adults age 50+ living in California, household income \geq 139% Federal Poverty Limit.
- Responses: 1,283
- Median Duration of Survey: 16 minutes
- Survey Field Period: May 20th to June 8th, 2025

Survey respondents by the numbers

53% Female

50% Retired

48% Age 65+

22% Live alone

49% Non-White

81% Homeowner

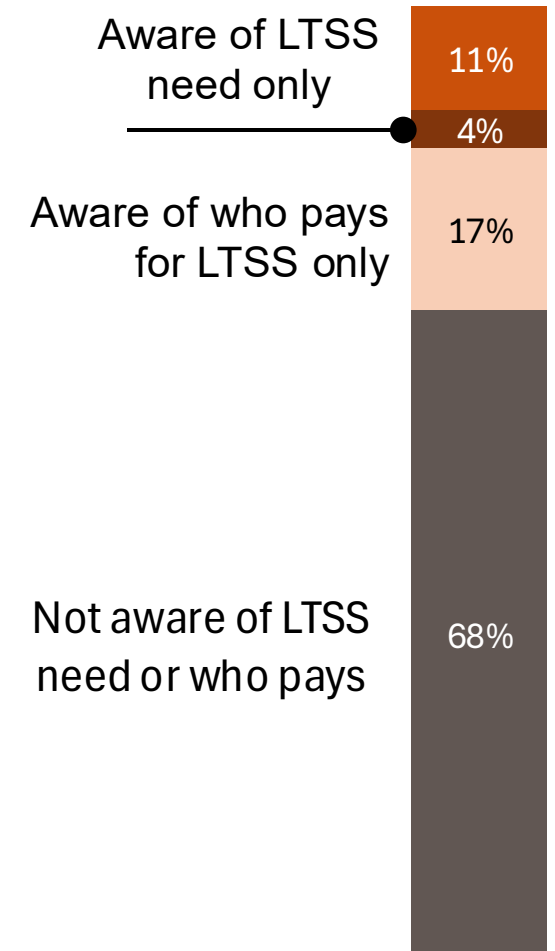
56% Less than college degree

4% of respondents are aware of likelihood of LTSS need and who pays for these services

Those who are aware of both LTSS need and who pays for these services are more likely to have:

- Graduate education
- Income greater than 500% FPL
- Household assets of \$100K+
- Homeowners

Aware of LTSS need and who pays



Financial concerns

- **The most important aging-related concerns are:**
 - Cost of health insurance/Medicare
 - Not having enough money to live on
- **Nearly two-thirds are not confident they would be able to pay for two years of LTSS costing \$100,000.**
- **If they needed LTSS, more than 70% of respondents say they are concerned or very concerned about:**
 - Cutting back on everyday living expenses if they needed LTSS
 - Using up their income or savings
 - Being able to afford care needs
 - Having enough money to pay for care needs

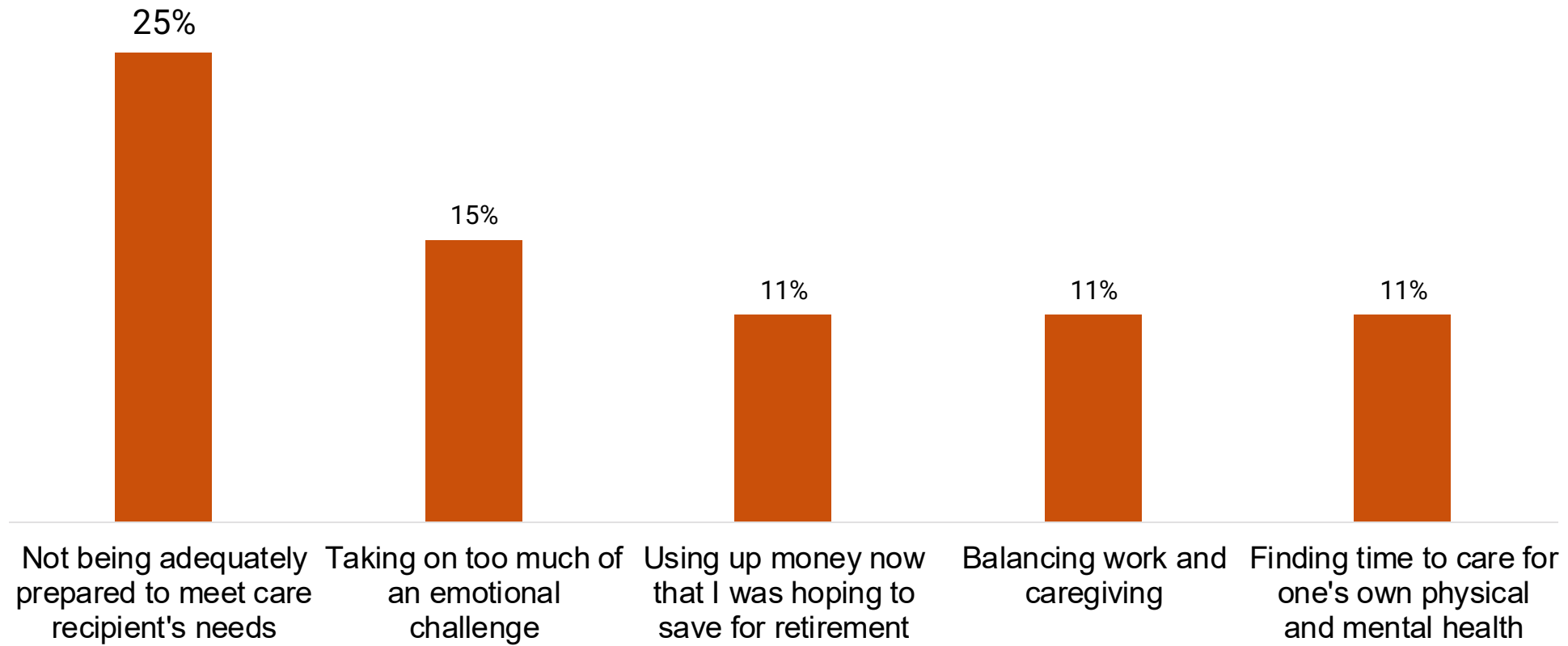
Concerns about finding and accessing care

- Most respondents have concerns related to finding and accessing long-term care
- Those more likely to be concerned and less confident tend to be:
 - <65
 - In fair/poor health
 - Household assets under \$100k



Six in ten respondents are current or previous family caregivers

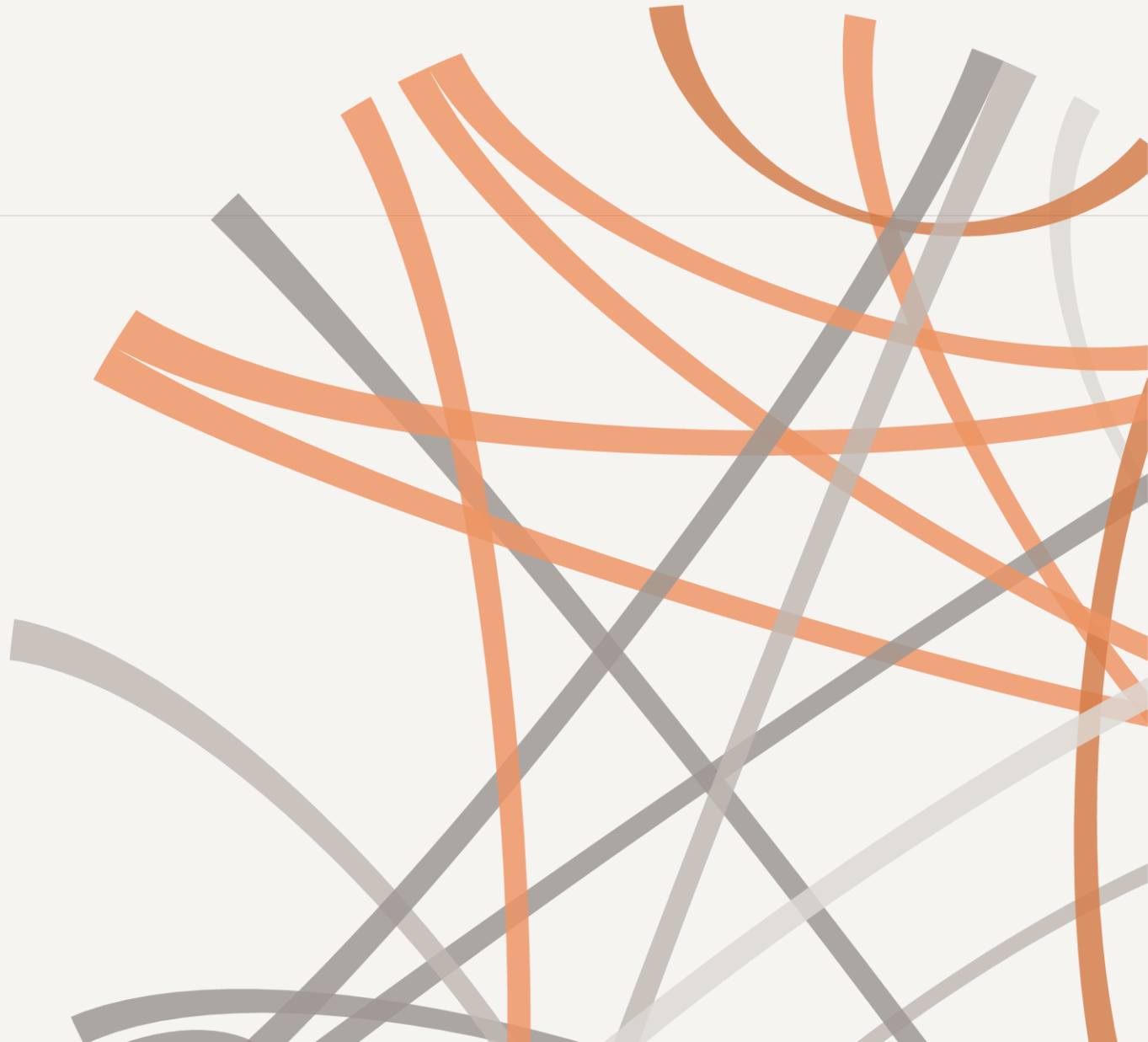
As a current and/or previous caregiver, they are most concerned about...



Source: AmeriSpeak. (2025). California Overlooked Middle Long-Term Care Project.

Note: Respondents were asked to select their "most important" concern only among those items about which they said they were concerned.

Next Steps



Thank you.

Lisa R. Shugarman, Ph.D.
Senior Fellow
Shugarman-Lisa@norc.org

 Research You Can Trust™

 **NORC** at the
University of
Chicago



What the Data Say
Defining the “Overlooked Middle”:
Population Demographics and Analysis

Rich Johnson, Ph.D., Urban Institute
Jen Molinsky, Ph.D., Harvard Joint Center
on Housing Studies

July 31, 2025

Projecting LTSS Affordability and Prevalence in California



Richard W. Johnson and Damir Cosic

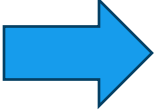
Research Questions

- Who can afford to cover paid LTSS in California out of their own resources?
- Who in California has LTSS needs?
- How much will the California population with LTSS needs grow over the next 25 years?

Our estimates come from the Dynamic Simulation of Income Model 4 (DYNASIM4)

- Developed and maintained by the Urban Institute, DYNASIM4 simulates multiple outcomes through 2100.
- Ages a nationally representative sample of individuals and families year by year, simulating key demographic, economic, and health events.
- We created special weights to ensure that DYNASIM4 projections are representative of California.
 - Population totals match projections from the California Department of Finance for 2023, 2030, 2040, 2050
 - 2023 state population distributions are identical in DYNASIM4 and the American Community Survey

Research Questions

- 
- Who can afford to cover paid LTSS out of their own resources?
 - Who has LTSS needs?
 - How much will the population with LTSS needs grow over the next 25 years?

How many older adults in California have enough personal financial resources to cover LTSS out of pocket?

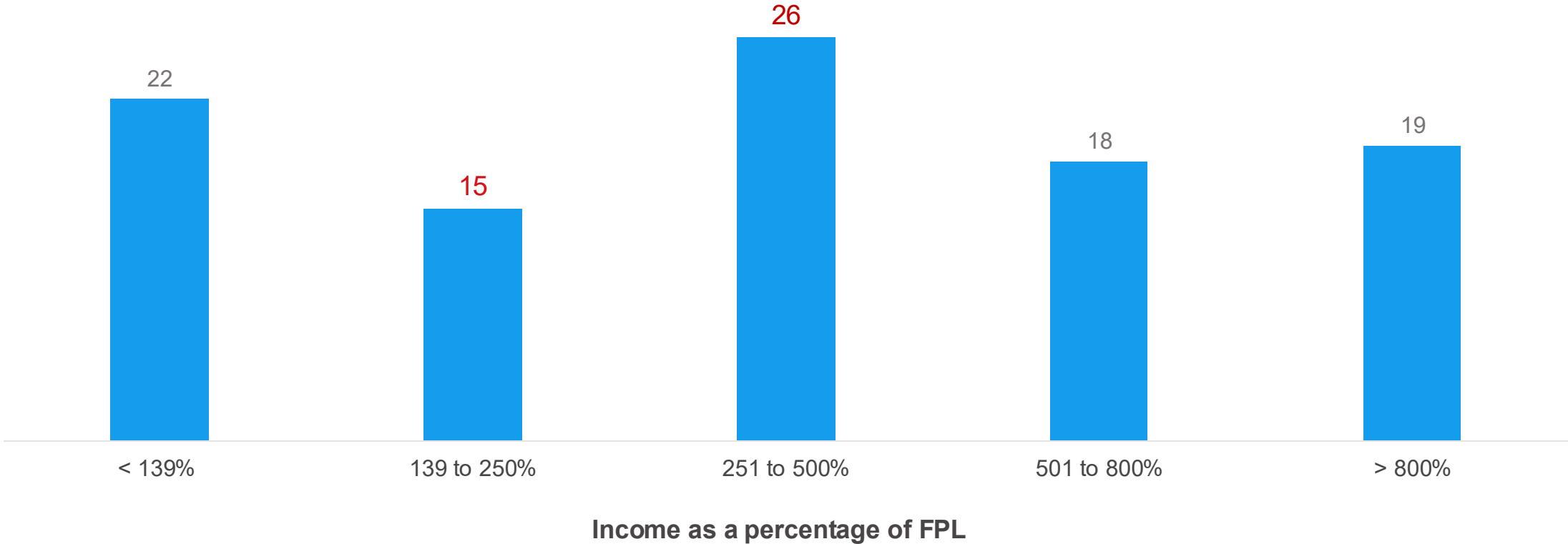
- We compare household financial resources to basic needs and LTSS costs.
- Basic needs come from the Elder Economic Security Standard Index ([Elder Index](#)) for California.
 - Needs vary by housing tenure, household size (single vs. couple), and health status.
 - We use only the needs level for poor health (because people w/LTSS needs generally have poor health).

How many older adults in California have enough personal financial resources to cover LTSS out of pocket?

- In addition to income, we consider a household's financial wealth when determining LTSS affordability.
 - Financial wealth includes IRAs, 401(k)s, stocks, bonds, mutual funds, checking and savings accounts, etc.
 - It *excludes* the value of homes, other real estate, businesses, autos, home furnishings, etc.
 - We also exclude \$25,000 of assets as a reserve fund for emergencies.
- We show LTSS affordability for various income groups.
 - Defined by income relative to the federal poverty line (FPL).

About 4 in 10 California adults ages 50 and older have incomes between 139% and 500% of FPL

California income distribution, adults ages 50+, 2023



Source: DYNASIM4, runid 1009

We construct several measures of LTSS affordability, which vary by intensity, duration, and coverage

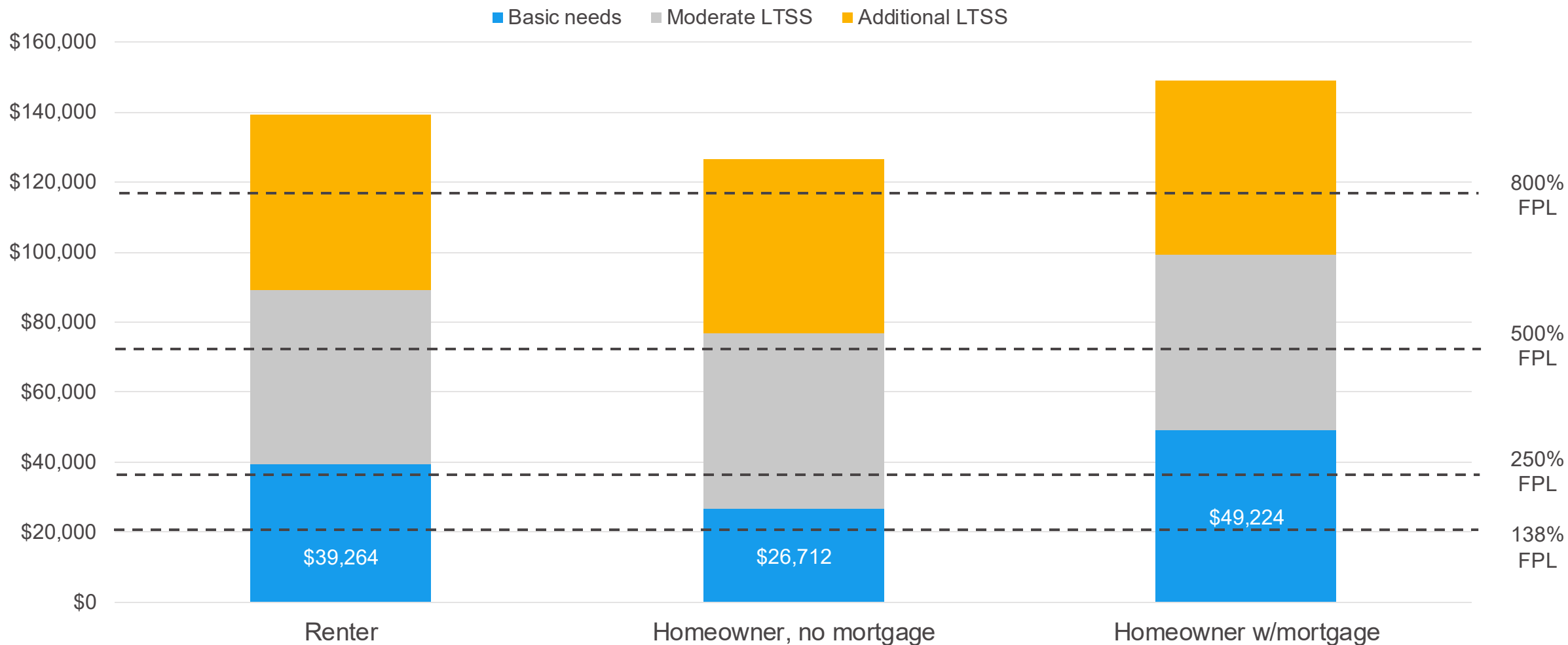
- Intensity of LTSS use
 - Moderate: \$50,000 per year (about 113 hours of home care/month, or almost 4 hours/day)
 - Extensive: \$100,000 per year (about 226 hours of home care/month, or almost 8 hours/day)
 - On average, paid home care recipients receive about 138 hrs/month (206 hours if they have severe cognitive impairment)
 - Median cost of nursing home care for one year in CA is about \$137,000 (2023)

We construct several measures of LTSS affordability, which vary by intensity, duration, and coverage

- Number of years that income + financial assets can cover LTSS expenses
 - We consider 1 year and 2 years
 - 49% of paid LTSS users receive care for less than 2 years, 23% receive care for 2 to 4 years, and 28% receive care for more than 4 years
- Do resources need to cover only oneself or self + spouse (if married)?

Single people with incomes below 500% of FPL could not afford much paid LTSS using only their income

Cost of basic needs and LTSS, single adults in California, 2023

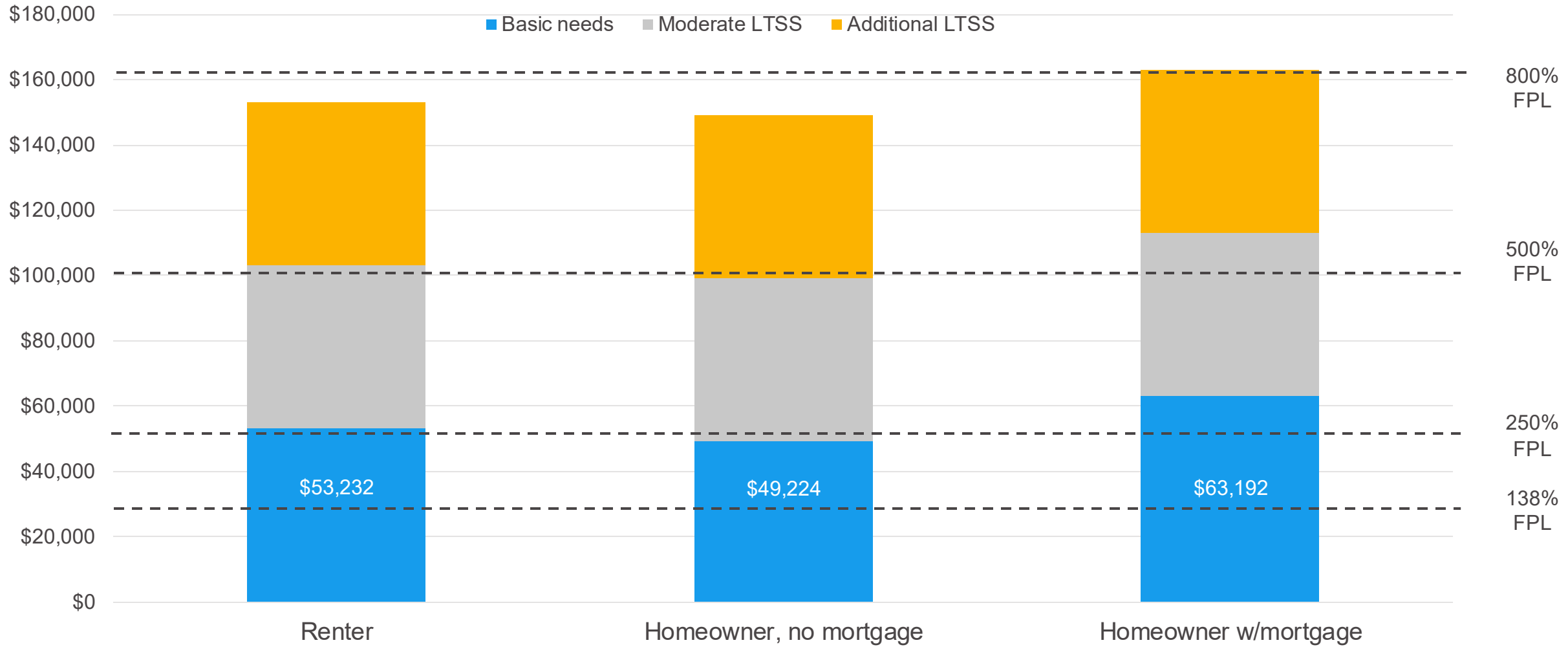


Source: DYNASIM4, runid 1009

Notes: Moderate LTSS = \$50,000 per year; moderate plus additional LTSS = \$100,000 per year.

Married couples would need income equal to 500% of the FPL to finance a moderate amount of paid LTSS

Cost of basic needs and LTSS, married couples in California, 2023

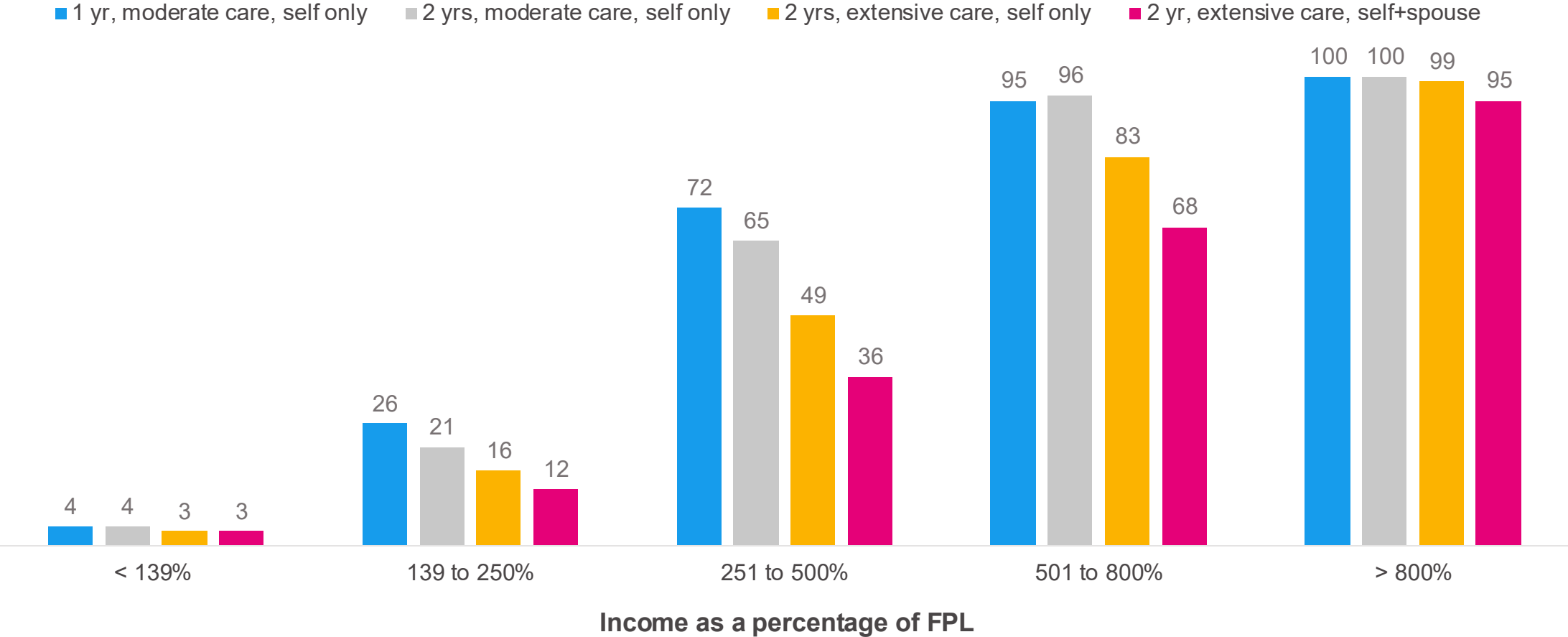


Source: DYNASIM4, runid 1009

Notes: Moderate LTSS = \$50,000 per year; moderate plus additional LTSS = \$100,000 per year.

Most California adults with middle income—defined as income between 139% and 500% of FPL—cannot afford much paid LTSS

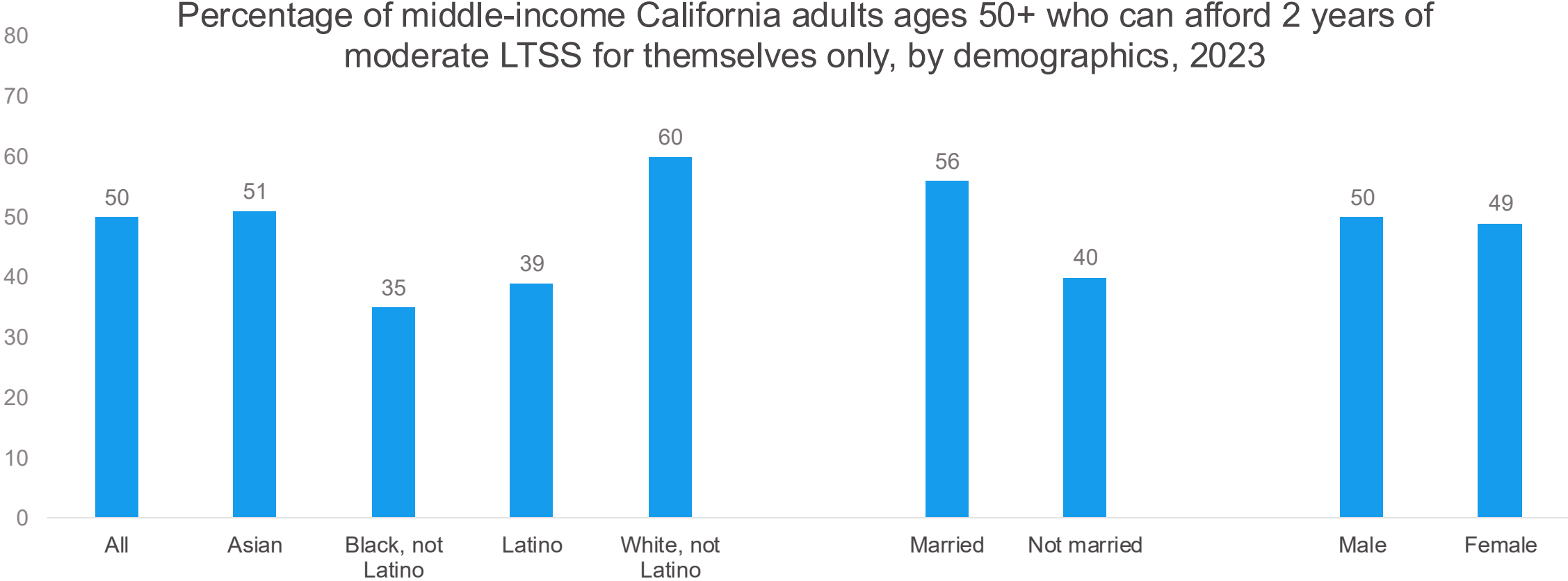
Percentage of California adults ages 50+ who can afford LTSS, 2023



Source: DYNASIM4, runid 1009

Notes: Estimates show the share who can cover basic needs and LTSS with their income and financial assets. Moderate LTSS = \$50,000 per year; extensive LTSS = \$100,000 per year.

LTSS affordability varies by race/ethnicity and marital status, with many Black and Latino adults lacking sufficient resources to cover much paid LTSS



Source: DYNASIM4, runid 1009

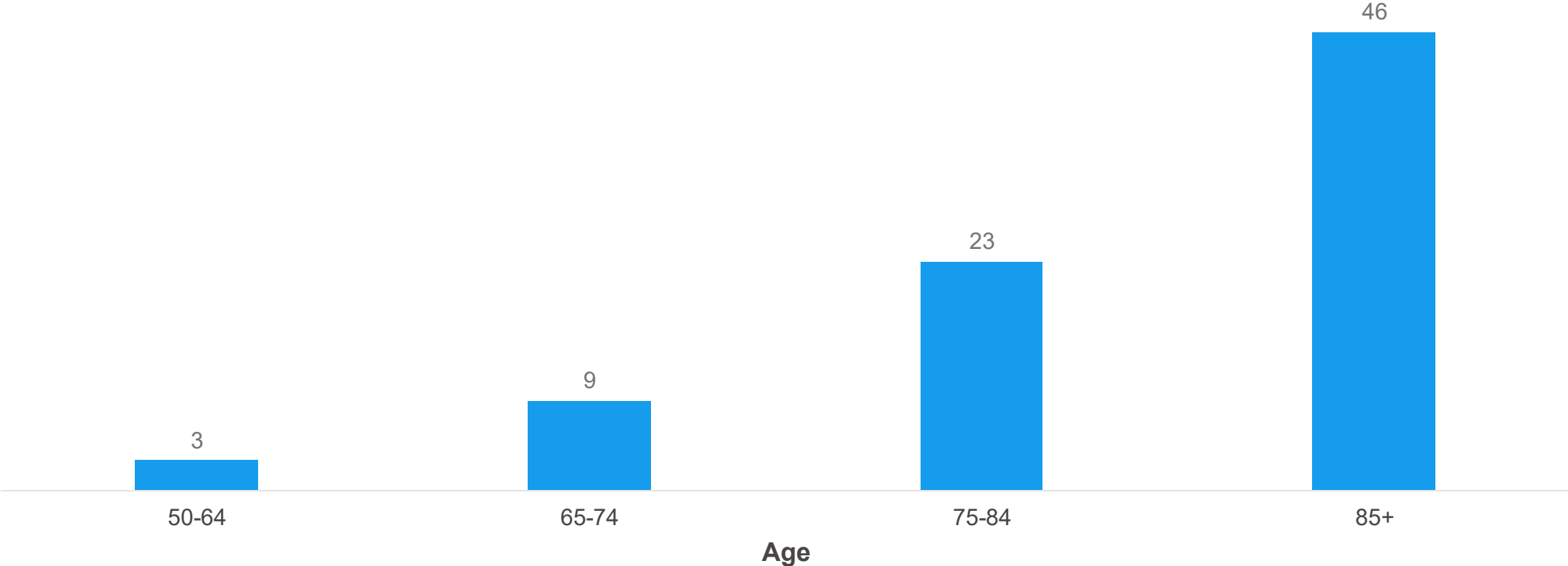
Notes: Estimates show the share who can cover basic needs and LTSS with their income and financial assets. Moderate LTSS = \$50,000 per year; extensive LTSS = \$100,000 per year. Middle income is defined as income between 139% and 500% of FPL.

Research Questions

- Who can afford to cover paid LTSS out of their own resources?
- Who has LTSS needs?
 - We define LTSS need as requiring help with 2+ activities of daily living (ADLs) or having severe cognitive impairment.
- How much will the population with LTSS needs grow over the next 25 years?

The prevalence of LTSS needs increases rapidly with age, reaching nearly 50% at ages 85+

Percentage of California adults with LTSS needs, by age, 2023

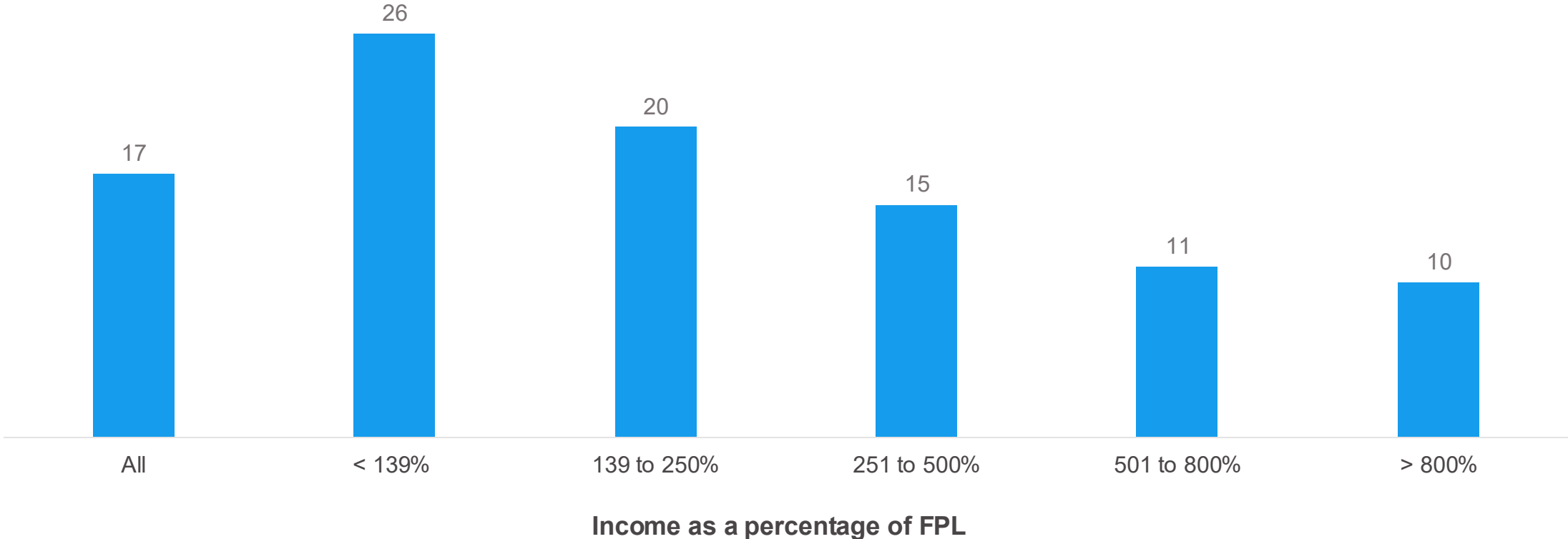


Source: DYNASIM4, runid 1009

Notes: The analysis defines LTSS needs as needing help with 2 or more ADLs or having severe cognitive impairment.

LTSS needs are concentrated among lower-income people

Percentage of California adults ages 65+ with LTSS needs, by income, 2023

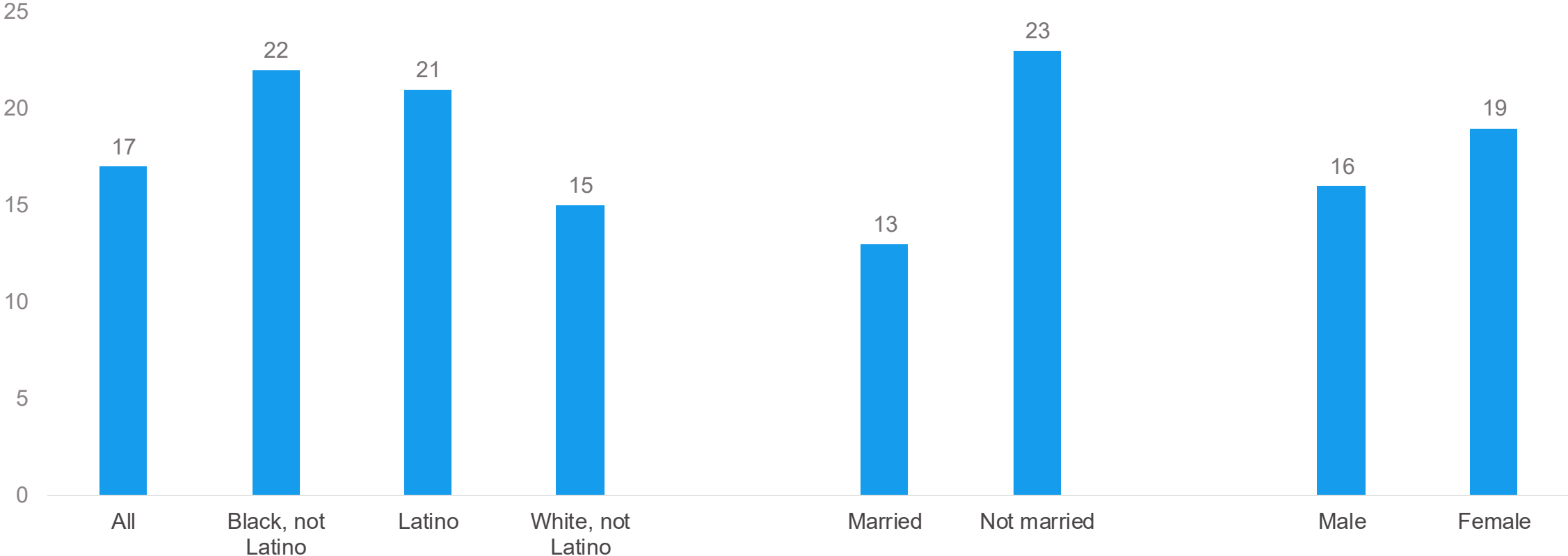


Source: DYNASIM4, runid 1009

Notes: The analysis defines LTSS needs as needing help with 2 or more ADLs or having severe cognitive impairment.

Black and Latino adults in California are more likely to need LTSS than white adults

Percentage of California adults ages 65+ with LTSS needs, by demographics, 2023

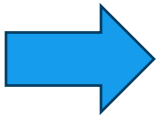


Source: DYNASIM4, runid 1009

Notes: The analysis defines LTSS needs as needing help with 2 or more ADLs or having severe cognitive impairment.

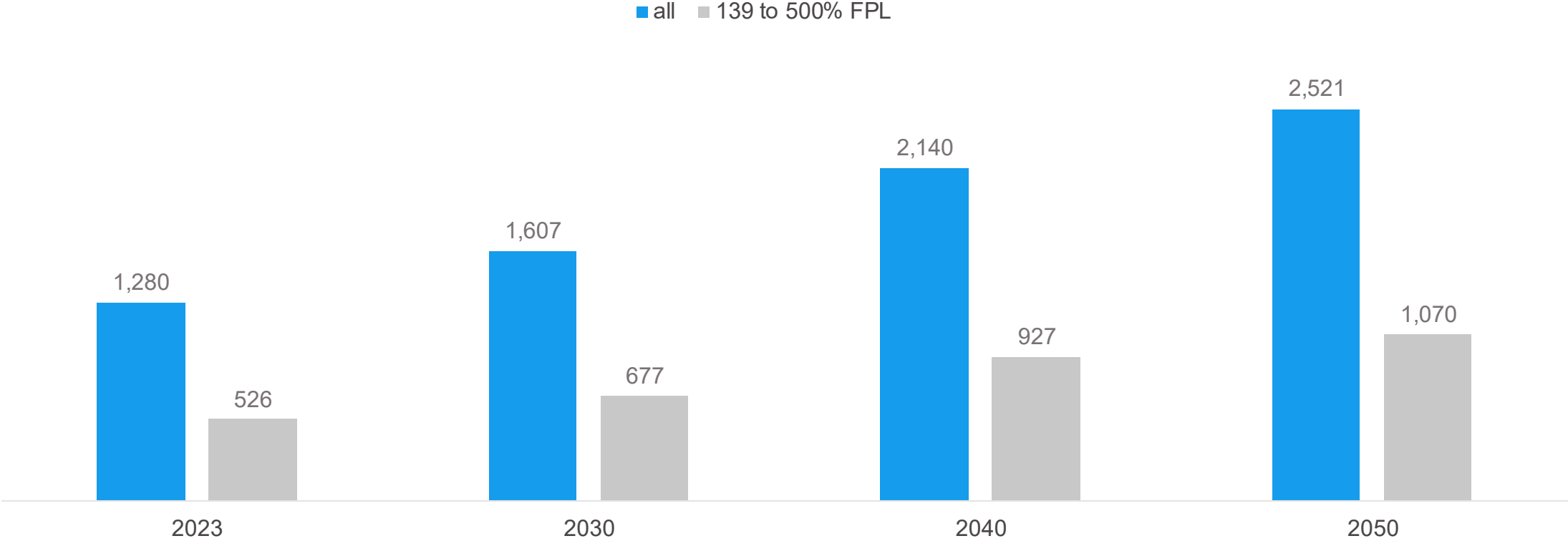
Research Questions

- Who can afford to cover paid LTSS out of their own resources?
- Who has LTSS needs?
- How much will the population with LTSS needs grow over the next 25 years?



The number of older California adults with LTSS needs is projected to double over the next 25 years, although we do not project much change in age-adjusted prevalence rates

Projected number of California adults ages 50+ with LTSS needs, 2023-2050 (thousands)



Source: DYNASIM4, runid 1009

Notes: The analysis defines LTSS needs as needing help with 2 or more ADLs or having severe cognitive impairment.

Joint Center for Housing Studies Research Questions

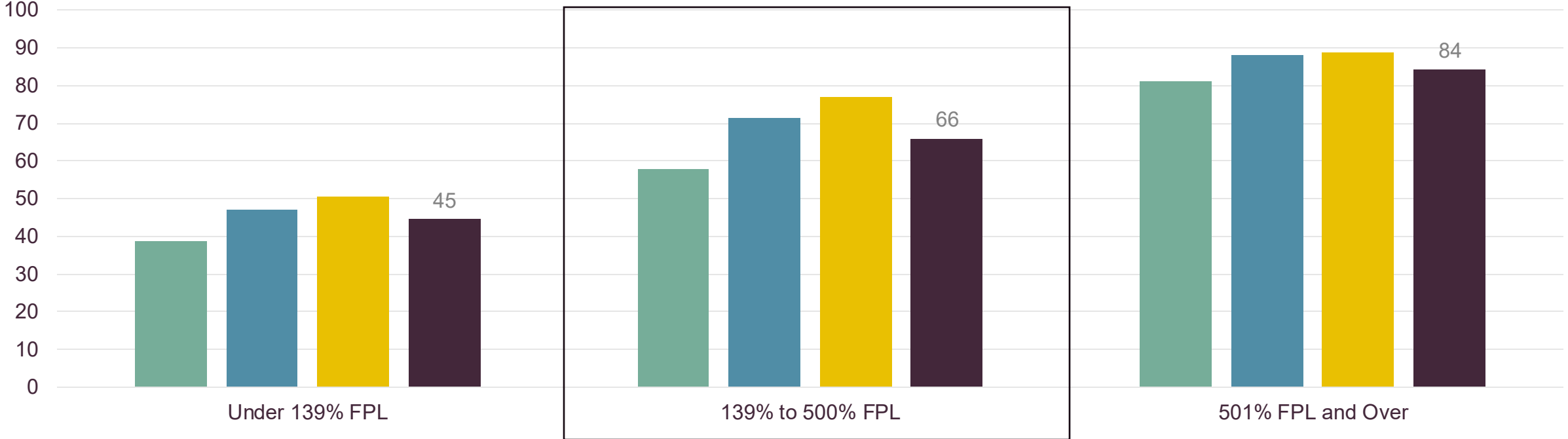
- How much home equity do homeowners in CA's overlooked middle have that potentially could be accessed to finance LTSS?
- What barriers or challenges do older adults face in accessing their home equity?
- What subset of overlooked middle homeowners are best poised to be able to use home equity?
- What trends in CA housing markets might affect older owners' equity in the next two decades?



Who are California's overlooked middle homeowners?

Two Thirds of Overlooked Middle Households in CA Own Their Homes...

Homeownership Rate of Households Age 50 and Over in California (Percent)



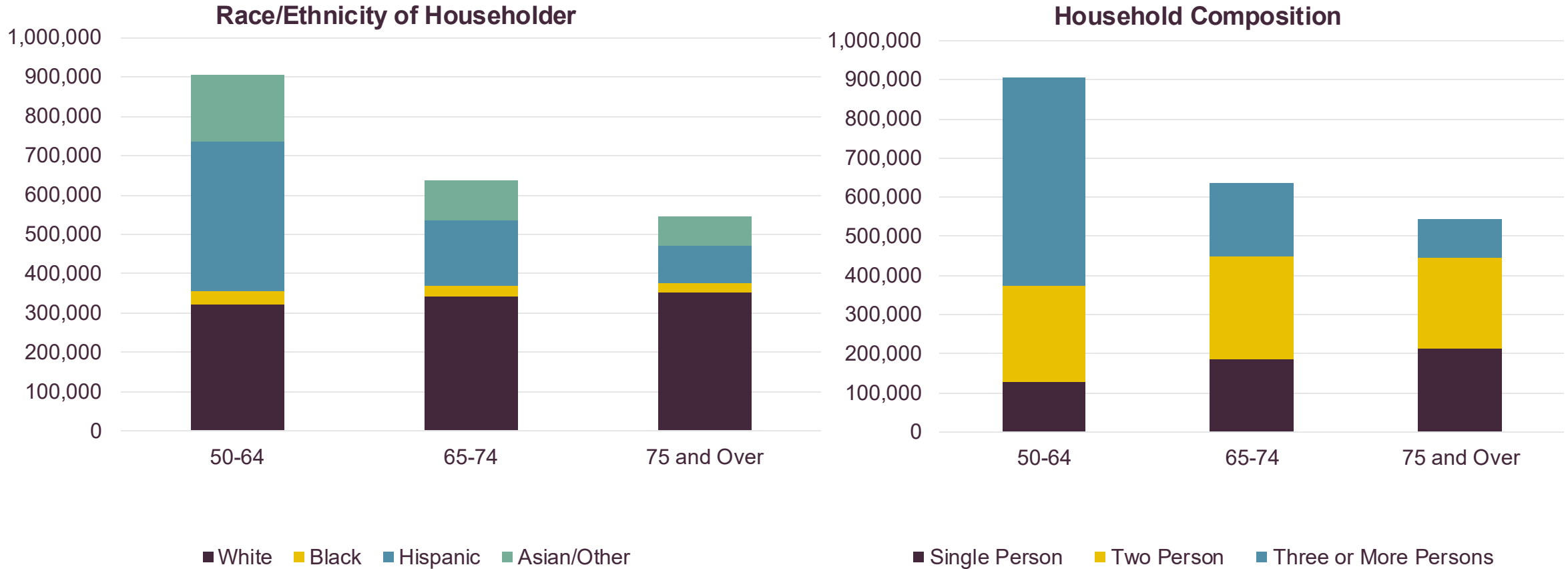
Household Income as a Share of Federal Poverty Limit

Age of Householder ■ 50-64 ■ 65-74 ■ 75 and Over ■ 50 and Over

Notes: Data reflect householders who own their primary residence.
Source: JCHS tabulations of US Census Bureau, 2023 American Community Survey.
51 | © PRESIDENT AND FELLOWS OF HARVARD COLLEGE

...Totaling 2.1 Million Households

Number of Homeowner Households in the California Overlooked Middle (139% to 500% FPL)

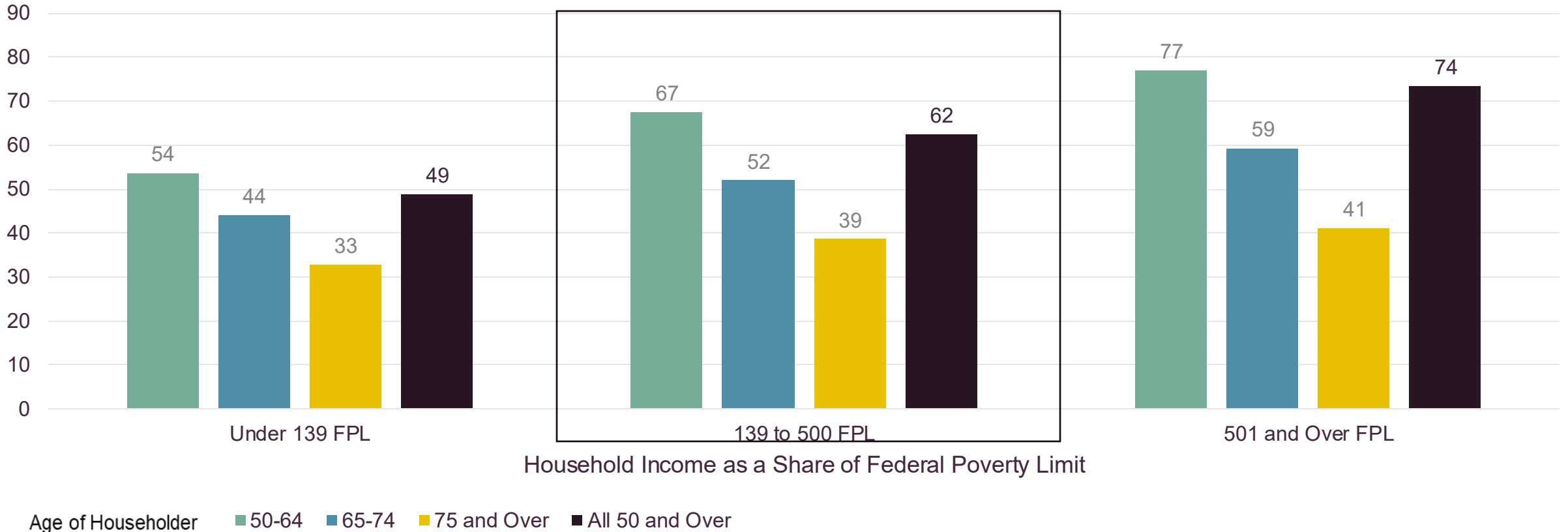


Notes: Householders who are White, Black, and Asian/Other races are non-Hispanic. Hispanic households may be of any race. Households in the overlooked middle have household incomes between 139% and 500% of the federal poverty limit.

Source: JCHS tabulations of the US Census Bureau, 2023 American Community Survey.

More than 6 in 10 Owners in the Overlooked Middle Carry a Mortgage, Including 39% of Those Age 75 and Over

Share of Homeowners Age 50 and Over in California with Housing Debt (Percent)



Note: Data reflect householders in California who own their primary residence. Housing debt can include first, second, junior mortgage or similar debt, deed of trust, or home equity loans.
Source: JCHS tabulations of US Census Bureau, 2023 American Community Survey.



How Much Equity Do Overlooked Middle Owners Have?

The Median Equity in the CA Overlooked Middle Is About \$500,000

Estimated Home Equity of Overlooked Middle Homeowners in California (Dollars)

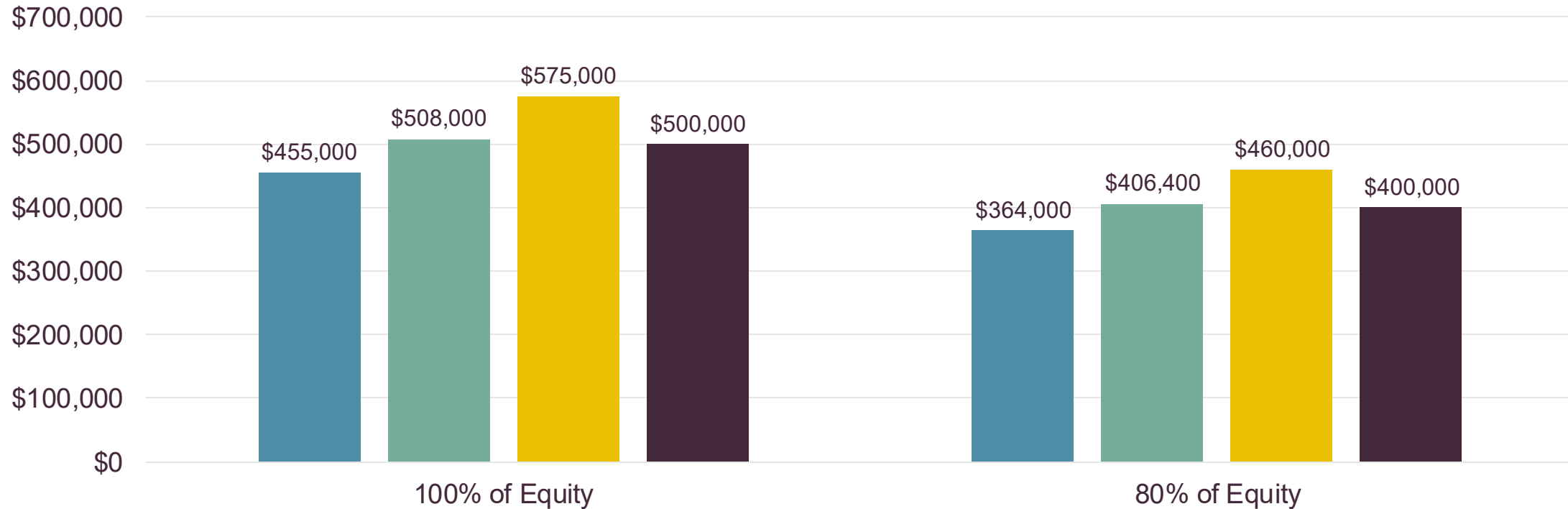


Notes: Equity is determined by subtracting outstanding mortgage, if any, from reported housing value in the American Community Survey (ACS). Since a mortgage amount is not available in ACS, we model an estimated ratio of primary mortgage to property value using data in the Health and Retirement Study.

Source: JCHS analysis of US Census Bureau, 2023 American Community Survey and 2022 Health and Retirement Study.

The Median Equity in the CA Overlooked Middle Is About \$500,000

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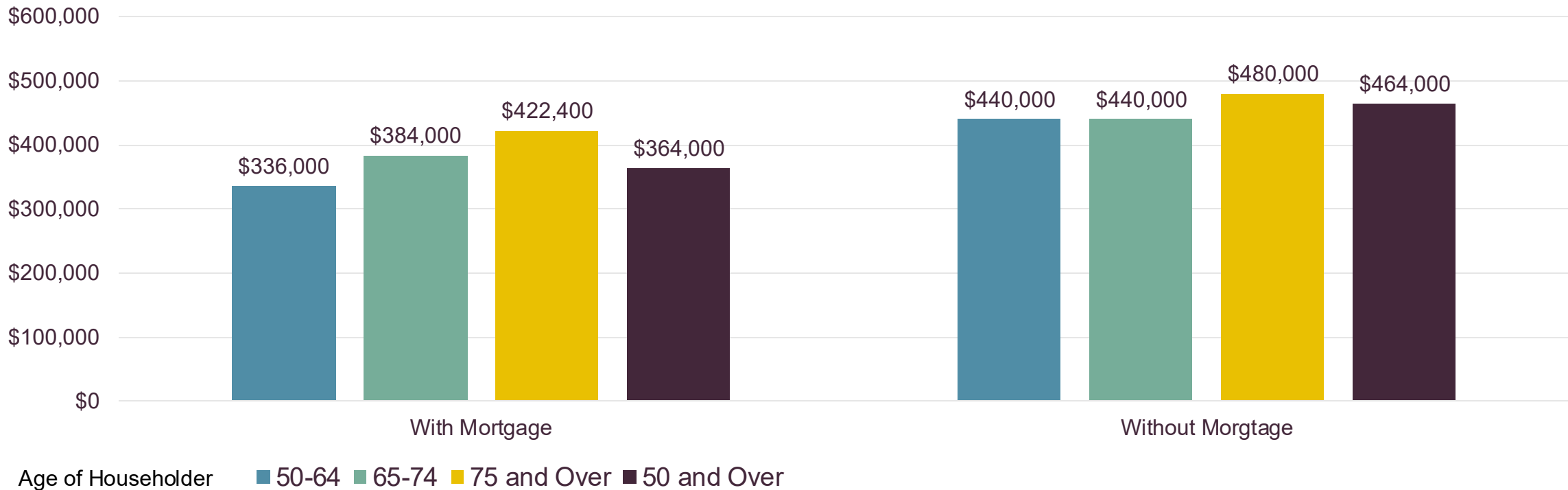
Age of Householder ■ 50-64 ■ 65-74 ■ 75 and Over ■ 50 and Over

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Source: JCHS analysis of US Census Bureau, 2023 American Community Survey and 2022 Health and Retirement Study.

Despite Slightly Higher Property Values, Owners with Mortgages Have Less Equity than Owners without Mortgages

80% of Estimated Home Equity for Overlooked Middle Homeowners in California (Dollars)



Notes: Equity is determined by subtracting outstanding mortgage, if any, from reported housing value in the American Community Survey (ACS). Since a mortgage amount is not available in ACS, we model an estimated ratio of primary mortgage to property value using data in the Health and Retirement Study.

Source: JCHS analysis of US Census Bureau, 2023 American Community Survey and 2022 Health and Retirement Study.



What barriers or challenges do older adults face in accessing their home equity?

What subset of overlooked middle owners might be best poised to use home equity for in-home LTC?

Not All Who Have Home Equity Can Access It

1. Owners tend to treat home equity as a special kind of asset.
2. Those willing to tap equity may prioritize other needs (including home repairs, modifications, improvements, needs of other family members) rather than save for LTC, which can be difficult to predict.
3. Means of accessing equity are limited – besides sale, methods include home equity loans, home equity lines of credit, cash-out refinancing, reverse mortgages.
4. Barriers to accessing financing are many:
 - Lack of information/financial literacy
 - Negative perceptions of financial products, debt aversion, fear that the application will be denied
 - High financing costs/interest rates
 - Higher denial rates related to age, existing debt, credit scores, lack of collateral



What trends might affect home equity in California going forward?

Increasing Disasters May Increase Housing Costs and Affect Home Values

- Premiums for homeowners' insurance **rose 21% in CA** from 2021-2024¹
- Higher insurance premiums may be unaffordable to older owners, resulting in owners purchasing less coverage or foregoing insurance altogether
- Yet insurance is typically required by lenders for owners seeking to tap equity
- Lower insurance coverage/lack of insurance may mean owners cannot be made whole in event of disaster, resulting in loss of housing wealth
- Owners in high-risk communities may see more damaged and vacant homes, putting a downward pressure on housing values and therefore equity ¹
- Already, people of color are less likely to have property insurance at older ages²

Sources: 1) Cornelissen et al., *Overburdened: The Dramatic Increase in Homeowners Insurance Premiums and its Impacts on American Homeowners*, The Consumer Federation of America, 2025. 2) Cornelissen, Heller, and DeLong, *Exposed: A Report on 1.6 Trillion Dollars of Uninsured American Homes*. The Consumer Federation of America, 2024.

Ongoing Work

- Analysis of differences among overlooked middle in access to home equity by household types and other demographic indicators
- Focus groups to understand attitudes toward tapping equity and previous experiences doing so
- Additional research into barriers to accessing equity and trends in CA home values that may affect older adults in the next decades

Thank You





How to Approach System Change: Overview of the Policy and Program Landscape

Cleo Kordomenos, ATI Advisory

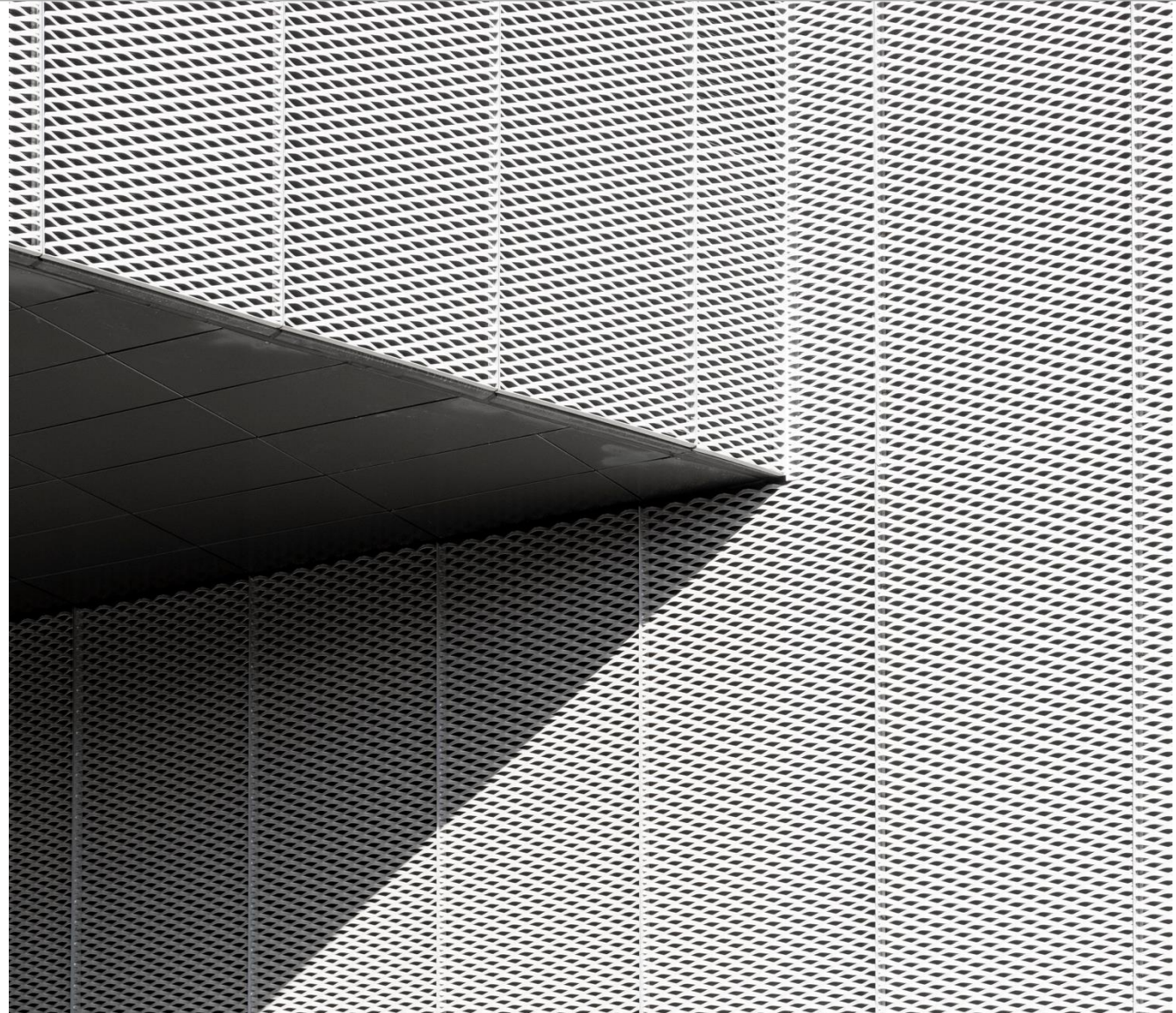
Claire Wickersham, Ph.D., LeadingAge LTSS Center,
UMass Boston

Morgan Craven, ATI Advisory

Exploring Innovative Approaches to Support Aging in the Community

July 31, 2025

ATI Advisory



Project Overview & Purpose

ATI's Research Approach and Outputs

Deeper Dive on Findings: Major Program Areas Supporting Aging in the Community

PROJECT OVERVIEW & PURPOSE

Purpose: To create robust resources to help policymakers understand how states and localities can support aging in the community as the older adult population grows and their needs increase.



The Challenge:

Many people who want to stay in their homes as they age are not eligible for Medicaid and cannot afford to pay out-of-pocket for LTSS.



Project Goal:

To identify and elevate innovative approaches that help older adults remain in the community as they age.

RESEARCH APPROACH AND OUTPUTS

ATI used a multiphase research approach to identify innovative programs and policies that help older adults and people with disabilities age in their communities.

Research Approach



Facilitated exploratory conversations with experts



Conducted desktop research to identify a breadth of programs across the country



Developed and distributed a survey to augment research



Conducted interviews to inform select case examples

Research Outputs



Searchable Opportunities Compendium featuring 200+ programs/policies supporting older adults across 13 major categories



Accompanying Final Report with featured case examples

Summary report and Opportunities Compendium will be published soon.

DEEPER DIVE ON FINDINGS: MAJOR PROGRAM AREAS SUPPORTING AGING IN THE COMMUNITY

ATI catalogued **205 program and policy examples** in the Compendium that fell into 13 major categories across several state and local level programs:



Social Inclusion & Participation



Housing



Basic Living Affordability



Caregiver Supports



Nutrition



Transportation



HCBS



Service Navigation



Technology



Housing-based Community Interdependence



Individual LTSS Savings



Public Health Messaging



Employment Supports



Insights from State Medicaid Innovations to Enhance LTSS Access

*Compendium of Long-Term Services and Supports (LTSS)
Related Medicaid Waivers*

Claire Wickersham, Senior Research Associate
Jane Tavares, Senior Research Fellow
Marc Cohen, Co-Director

July 2025



Project Overview

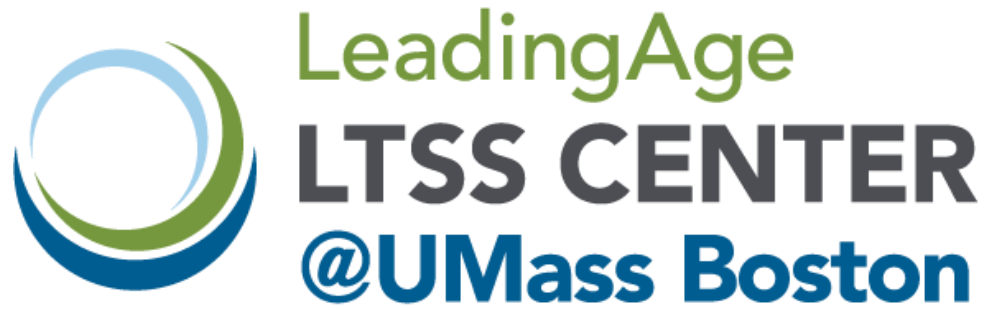
- As part of California's LTSS Financing and Affordability Initiative, we developed a compendium of Medicaid policy efforts nationwide that address LTSS for the overlooked middle.
- We focused on how states utilize Medicaid policy options to increase home- and community-based LTSS access, such as respite, case management, home modifications.
- This compendium is an Excel-based inventory of innovative Medicaid waivers, allowing for filtering by program type, state, eligibility, and services.

Development and Analytic Approach

- The compendium was built using three primary sources: academic and policy literature, desktop research, and expert interviews.
- Focused on waiver programs relevant to older adults and people with disabilities that address functional needs with novel and/or transferable strategies.
- Extracted information on enrollment eligibility, services, and program design.
- Findings are organized to enable cross-state comparison and highlight models with multi-state applicability.

Six Creative Medicaid LTSS Options

- 1115 demo to serve older adults above traditional income (OR)
- Limited HCBS to those functionally at risk but not yet nursing home level eligible (WA)
- 1915(c) HCBS waiver for middle-income adults at risk of institutionalization, with self-directed service option (MN)
- 1915(i) for intellectual/developmental disabilities, mental health conditions, physical disabilities, and/or older adults (NV)
- 1332 waiver (or in combination) for a reinsurance model or other market stabilization strategies targeting LTSS users (ME)
- 1115/State Plan Amendment for Medicaid Buy-In Program focused on near duals, those with LTSS needs but not Medicaid eligible, and working adults with disabilities (NY)



Research bridging policy and practice

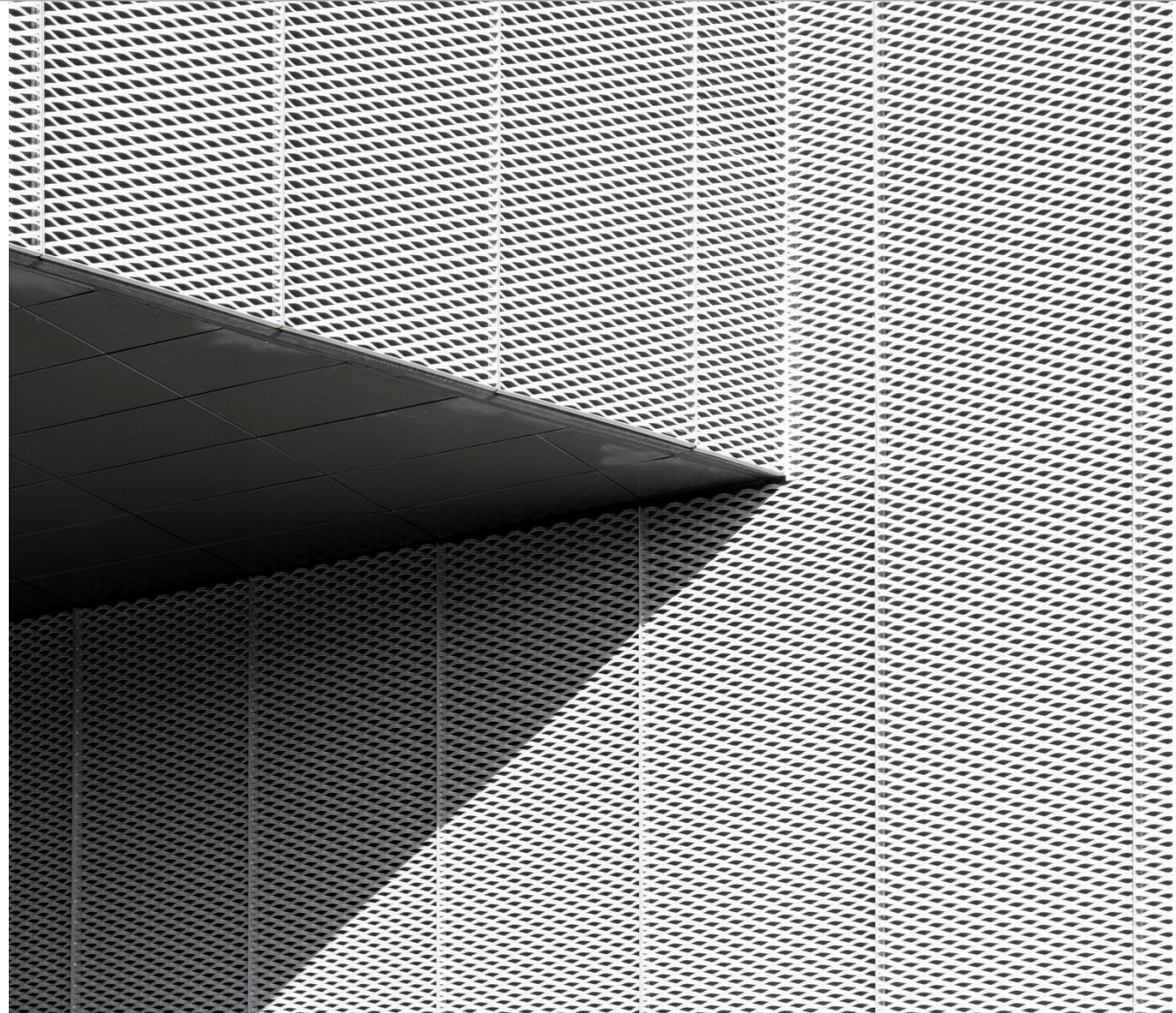
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Demonstration Concept: Medicare Advancing Home and Community Care (MAHCC) Model

July 31, 2025

ATI Advisory



Project Overview & Purpose

Defining the Need and Opportunity for Savings

Model Eligibility

Model Benefits

PROJECT OVERVIEW & PURPOSE

Purpose: To design a model, the Medicare Advancing Home and Community Care (MAHCC) model, that could serve the “Overlooked Middle” – Medicare beneficiaries whose incomes exceed the Medicaid eligibility threshold but still need home and community-based services (HCBS).



The Challenge:

For individuals in the Overlooked Middle who have difficulty with activities of daily living (ADLs) but do not qualify for Medicaid, there are limited affordable HCBS options available to them. This population often has high healthcare costs accruing to Medicare.



Demonstration Goals:

- The MAHCC model would **provide enrollees with service navigation, access to select HCBS** (e.g., at-home care and caregiver supports), and the option to join the CAPABLE program.
- MAHCC aims to improve the HCBS experience for enrollees and caregivers, prevent or delay institutional care, and lower healthcare costs, including Medicare spending.

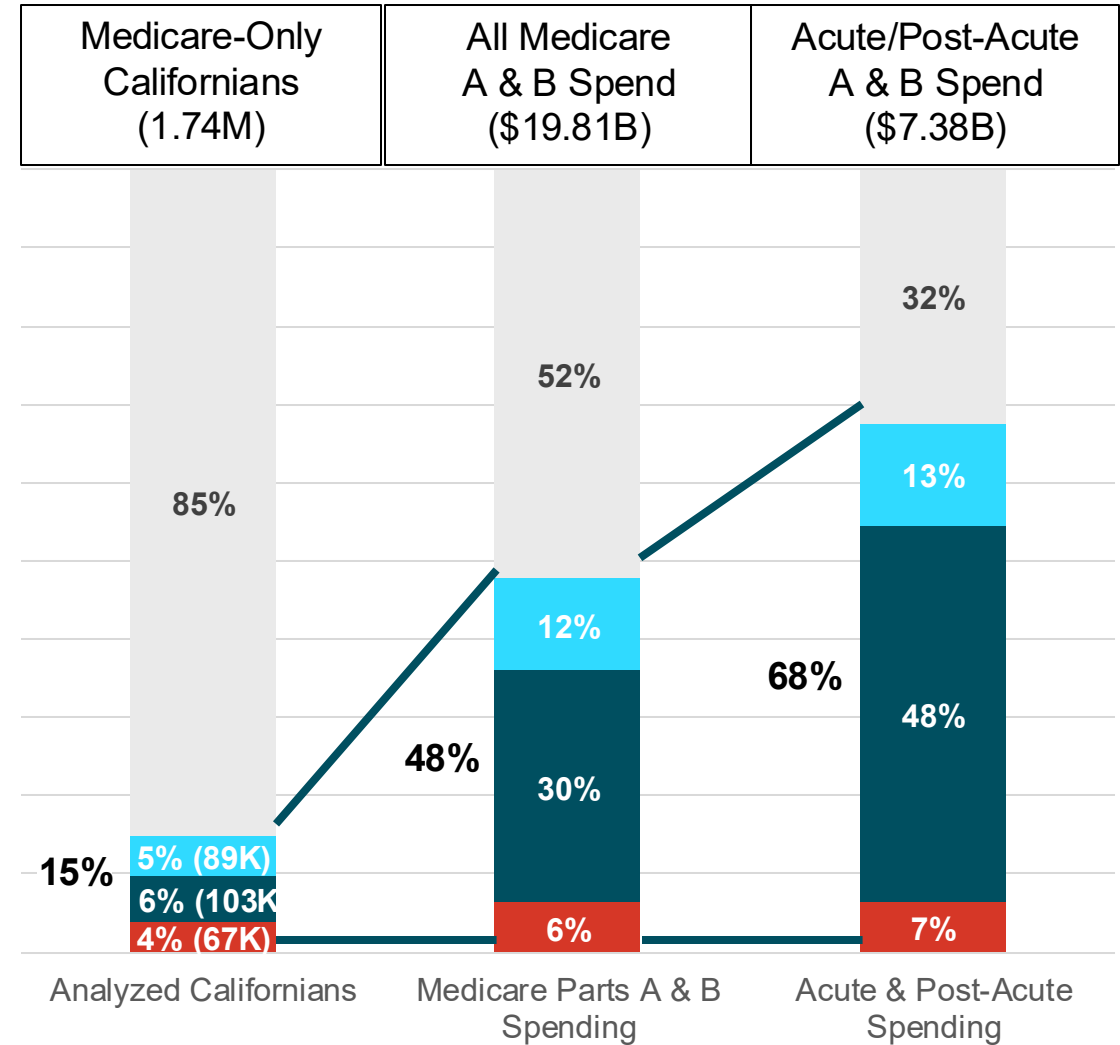
DEFINING THE NEED AND OPPORTUNITY FOR SAVINGS

ATI estimated the size of three subpopulations, using claims-based algorithms that identify frailty and major disability based on documented diagnoses and procedures.

More details on how ATI defined frailty and major disability are available in the appendix.

Category	Calif. Traditional Medicare Non-Dual Population (2023)
Early Frailty	89K (5%)
Mid-to-Late Frailty	103K (6%)
Major Disability	67K (4%)

Analyzed population: Californians with continuous **Traditional Medicare** Parts A & B enrollment in 2023, not in Medi-Cal, Hospice, or a nursing facility.



To qualify for participation in the proposed model, an individual would need to meet all the following criteria:



Be enrolled in Traditional Medicare Parts A and B (including those aligned and not aligned with an Accountable Care Organization (ACO)).



Live in a community-based setting, including home-bound individuals.



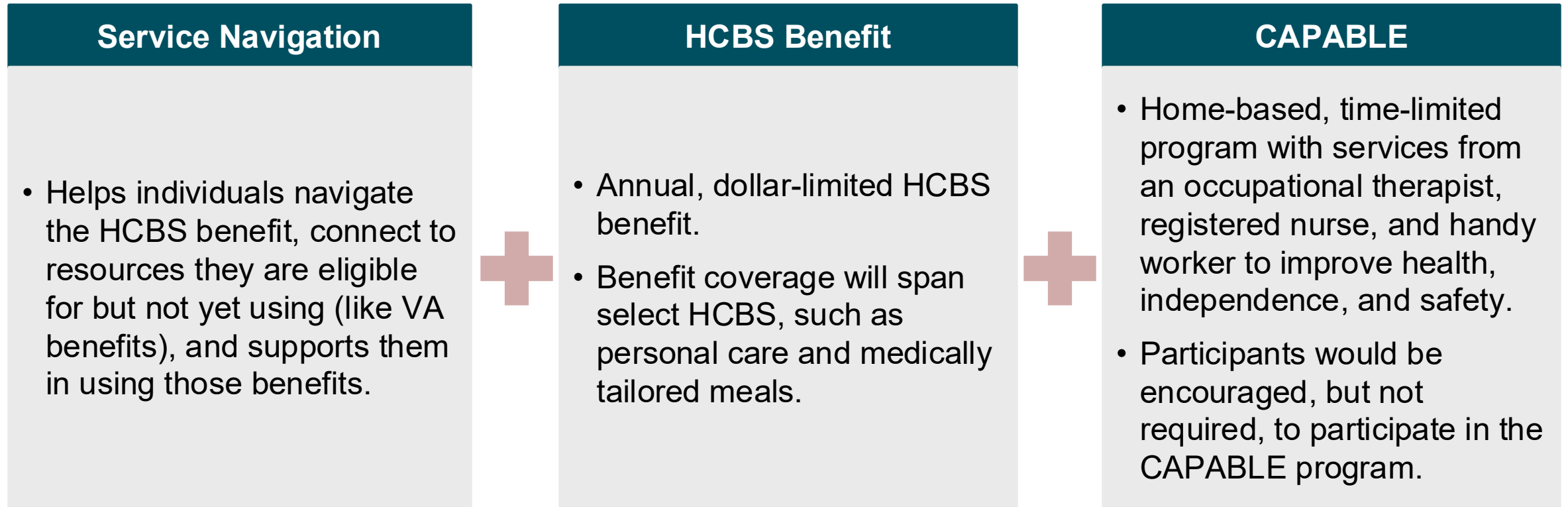
Reside within a model service area.



Demonstrate a level of frailty, as indicated by either the FRAIL Scale or Edmonton Frail Scale frailty assessment.

MODEL BENEFITS

The benefits offered through the MAHCC model would include service navigation, an opportunity to participate in CAPABLE, and access to a specific suite of HCBS. These benefits aim to connect participants to existing community-based services and supports while providing targeted, limited access to HCBS when necessary.



ATI Advisory



Reactor Panel:

Hagar Dickman, Justice in Aging

Narda Ipakchi, The SCAN Foundation

Michael Murray, AARP California



Closing and Next Steps

Webinar Follow-up



- Today's recording will be posted on [CDA YouTube Channel](#)
- Meeting slides, transcript, and recording will be posted to [Long-Term Services and Supports \(LTSS\) web page](#)
- Additional comments and questions can be directed to LTSSFinancing@aging.ca.gov

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Session Break 12:00 p.m. – 1:00 p.m.



➤ **Part II: HCBS Gap Analysis will begin at 1:00 p.m.**

Attention: HCBS Panelists/Staff

- Webinar is currently live to the public attendees and is recording .
- Please mute yourself upon logging into the webinar.
- Please rename your name display upon entering the webinar.
- Audio test will take place at 12:50. Please turn cameras on when the testing period begins. Questions may be placed in the chat to “Hosts/Panelists” or use your raised hand icon in Zoom.