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Senate Budget and Taxation; Senate Finance February 19, 2020 Support for SB 670 Department of Aging – Assisted Living Program-Subsidies - Determinations

On behalf of the National Association of Social Workers, Maryland Chapter (NASW-MD), we would like to express our support for the Department of Aging-Assisted Living Program Subsidies – Determinations.

By 2030, 25.4% of Maryland's population will be 60 or older, with ages 80-84 comprising the fastest growing group. Though many would prefer to remain in their homes as they age, an increasing percentage will need to consider a transition to an Assisted Living community.

The Genworth Cost of Care 2019 survey puts the national average monthly price of Assisted Living communities at \$4051. The average cost in Maryland is \$3750 (close to \$45,000 a year). There are few public resources available for those seniors who will need the level of care an Assisted Living community provides. The cost is simply prohibitive for many Maryland seniors.

Discharge planners in hospitals and Social Workers in short term rehabilitation programs work tirelessly to put a good, safe discharge plan in place. It is difficult enough for elders to accept the need to transition to an Assisted Living community. When it becomes apparent there are few communities available due to a senior's limited financial resources, the result is anguish for those seniors and their families who are not sure what they will do. Assisted Living programs provide an alternative to more costly institutional care. When Assisted Living support is needed but not financially possible, seniors may return home with an inadequate discharge plan in place, opening the possibility of bad outcomes such as rehospitalizations, readmissions to skilled nursing facilities, an increased likelihood for falls, isolation and a general decline in functioning.

The current Assisted Living subsidy is far less than the cost of even modest Assisted Living communities. Raising the subsidy to \$1,000 would allow for more low-income seniors to have Assisted Living as an option for care as well as encourage more Assisted Living communities to participate in the subsidy program.

Older Marylanders have contributed enormously to the strength and prosperity of our communities. We owe it to them to increase the Assisted Living subsidy so low-income seniors can have the care and dignity they deserve.

We urge you to vote YES on SB670.

Thank you,

NASW-MD Committee on Aging

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Maryland Senior Citizens Action Network

MSCAN

AARP Maryland

Alzheimer's Association, Maryland Chapters

Baltimore Jewish Council

Catholic Charities

Central Maryland Ecumenical Council

Church of the Brethren

Episcopal Diocese of Maryland

Housing Opportunities Commission of Montgomery County

Jewish Community Relations Council of Greater Washington

Lutheran Office on Public Policy in Maryland

Maryland Association of Area Agencies on Aging

Maryland Catholic Conference

Mental Health Association of Maryland

Mid-Atlantic LifeSpan

National Association of Social Workers, Maryland Chapter

Presbytery of Baltimore

The Coordinating Center

MSCAN Co-Chairs: Carol Lienhard Kimberly Burton 443-901-1550 x 210

<u>Testimony in Support of SB 670</u> - Department of Aging - Assisted Living Program Subsidies - Determinations

Finance and Budget and Taxation Committees February 19, 2020

The Maryland Senior Citizens Action Network (MSCAN) is a statewide coalition of advocacy groups, service providers, faith-based and mission-driven organizations that supports policies that meet the housing and care needs of Maryland's low and moderate-income seniors.

MSCAN enthusiastically supports SB 670 for its potential to positively impact the lives of low-income seniors who deserve quality, licensed assisted living facilities. The bill would increase the Senior Assisted Living Group Home Subsidy for the first time in almost 20 years. The bill mandates an increase to \$1,000 from \$650 while also tying the subsidy to the consumer price index, ensuring that it will increase overtime as inflation occurs. To be eligible for the subsidy, the older adult's net monthly income may not be higher than 60 percent of the State median income and assets may be no greater than \$11,000 if single or \$14,000 if a couple. The subsidy may cover the difference between the net monthly income of the resident after a \$60/month personal allowance deduction, and the approved monthly assisted living fee. Further, for the assisted living facility to be eligible, it must be licensed with the state and have between 4 and 16 beds in its facility.

MSCAN strongly urges an increase in the subsidy amount for this cost-effective program which is vital in meeting the needs of Maryland's dramatically growing senior population. The subsidies are paid from State funds on behalf of eligible residents who are unable to afford the cost of assisted living and might otherwise be in nursing facilities. The subsidy supports the cost of services provided in assisted living, including meals, personal care and 24-hour supervision for elderly residents who are frail and unable to live independently In 2018 this subsidy helped almost 400 seniors afford licensed assisted living facilities, likely keeping them out of nursing facilities, which costs almost \$90,000 dollars a year, or 13 million dollars for 150 seniors..

MSCAN respectfully requests a favorable report on SB670. Thank you for the opportunity to testify on this bill.

HCH_FAV_SB 670 Uploaded by: Diamond, Joanna Position: FAV

HEALTH CARE FOR THE HOMELESS TESTIMONY <u>IN SUPPORT OF</u> SB 670 – Department of Aging – Assisted Living Program Subsidies – Determinations



Senate Finance Committee Senate Budget and Taxation Committee February 19, 2020

Health Care for the Homeless supports SB 670, which would increase the Senior Assisted Living Group Home Subsidy for the first time in over 20 years. The bill mandates an increase from \$650 to \$1,000, while also tying the subsidy to the consumer price index, ensuring that it will increase with inflation.

Health Care for the Homeless provides care with dignity for approximately 10,000 people per year. Our services include medical, behavioral health, psychiatry, dental, case management, community health workers, and supportive housing for individuals and families of all ages. In recent years, we have seen a crisis emerge among seniors experiencing homelessness. Among adults experiencing homelessness, forty-four percent (44%) have experienced their *first episode* of homelessness after age 50.¹ Studies showed an increase of thirty percent (30%) in seniors age 65 or older experiencing homelessness from 2013-2015.² This is, in large part, due to the dire lack of affordable housing available. In fact, there are ten (10) older adults for every one unit of supportive housing for the elderly.³ In one study of 3 cities, projected growth rates of those aged 65+ experiencing homelessness ranged from a 2.5 growth rate to a threefold growth rate by 2030.⁴

This is unacceptable. Seniors should not have to experience homelessness or live in unsafe conditions because there are simply not enough resources to keep them safe and healthy. This bill will directly serve to reverse these tragic trends and help ensure a life with dignity for Maryland's seniors. We urge a favorable report.

Health Care for the Homeless is Maryland's leading provider of integrated health services and supportive housing for individuals and families experiencing homelessness. We work to prevent and end homelessness for vulnerable individuals and families by providing quality, integrated health care and promoting access to affordable housing and sustainable incomes through direct service, advocacy, and community engagement. We deliver integrated medical care, mental health services, state-certified addiction treatment, dental care, social services, and housing support services for over 10,000 Marylanders annually at sites in Baltimore City and Baltimore County. For more information, visit <u>www.hchmd.org</u>.

¹ Brown, et al., PLoS One, *Pathways to Homelessness among Older Homeless Adults: Results from the HOPE HOME Study* (May 2016), *available at <u>https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4862628/</u>.*

² National Coalition for the Homeless, *Homelessness Among Elderly Persons* (Sept. 2009), *available at* <u>https://www.nationalhomeless.org/factsheets/Elderly.pdf</u>.

³ CSH, Healthy Aging in Supportive Housing (Sept. 2016), available at <u>https://www.csh.org/wp-content/uploads/2016/09/Healthy-</u> <u>Aging-Toolkit.pdf</u>.

⁴ Culhane, et al., *The Emerging Crisis of Aged Homelessness: Could Housing Solutions Be Funded by Avoidance of Excess Shelter, Hospital and Nursing Home Costs*? (Jan 2019), *available at* <u>https://www.aisp.upenn.edu/wp-content/uploads/2019/01/Emerging-Crisis-of-Aged-Homelessness-1.pdf</u>.

M4A_FAV_SB670.doc Uploaded by: Douglas, Michele



Catherine R. Willis, LMSW President Representing Queen Anne's County Department of Community Services

Odile Brunetto, Ed.D., Vice President Representing Montgomery County Area Agency on Aging

Gary Gunther, Treasurer Representing Upper Shore Aging, Inc., Talbot, Caroline & Kent Counties

Pamela Jordan, Secretary Representing Anne Arundel County Department of Aging and Disabilities

Senate Finance Committee February 19, 2020

Legislation: SB 670 Department of Aging – Assisted Living Program Subsidies - Determination Sponsor: Sen. Zucker, et al Position: Support

The nineteen member organizations of M4A serve Maryland's older and disabled citizens, providing a range of cost-effective state, federal and locally funded programs that help individuals remain secure in the community with dignity, independence, and choice as they age. M4A and its associated Area Agencies on Aging (AAA's) represent the "front line" in Maryland's challenge to meet the complex and varied needs of well over 1 million older adults statewide.

M4A respectfully supports Senate Bill 670. MDoA's budget has remained relatively flat for well over a decade even though the population is surging. Waiting lists for state-only programs such as Senior Assisted Living Group Home programs, that keep elderly frail seniors most at-risk of institutionalization, continue to grow as the population grows. This cost-effective program works to keep frail seniors safely in an assisted living facility rather than a much costlier nursing home facility. They promote independence, reduce social isolation, and institutionalization. By providing an increased subsidy amount of \$1,000 as well as the average percentage growth in the Consumer Price Index this will better serve the current population of residents who cannot afford the monthly cost of Assisted Living Group Homes which is currently only offering a subsidy up to \$650 per month.

It is M4A's goal to ensure coordination and communication with all partners on all aspects of senior service planning to enhance opportunity and availability to all eligible citizens. M4A urges the Committee to support SB 670 to further this goal.

Hettleman_FAV_SB670 Uploaded by: Hettleman, Shelly

SHELLY HETTLEMAN Legislative District 11 Baltimore County

Judicial Proceedings Committee



James Senate Office Building 11 Bladen Street, Room 203 Annapolis, Maryland 21401 410-841-3131 · 301-858-3131 800-492-7122 *Ext.* 3131 Shelly.Hettleman@senate.state.md.us



TESTIMONY OF SENATOR SHELLY HETTLEMAN SB 670/HB 564– ASSISTED LIVING SUBSIDY

In the Senior Assisted Living Group Home subsidy program, the State provides supplemental payments for low and moderate-income seniors who live in an assisted living facility. It helps to pay for shelter, meals, housekeeping, personal care, etc. In order for seniors to be eligible for the assistance, their net monthly income can be no higher than 60% of the state median income, which is just over \$2,900, and their assets may be no greater than \$11,000. It is up to the individual assisted living facility to decide whether they will participate in the program.

Section 10-211 of the Human Services Article gives the Secretary of Aging the authority to "provide for, and set, by regulation, the amount of subsidies necessary from State general funds to assist low-income seniors to reside in assisted living programs as an alternative to more costly institutional care that is not required."

Regulations, COMAR 32.03.03.07A specifically, outlines the cap on the subsidy, which is the lesser of:

(1) The difference between the subsidized resident's net monthly income and the facility's approved monthly fee or (2) \$650.

This is a subsidy that has been static at \$650 since 2002, when it was set as an emergency provision and became permanent in 2003. It's the only subsidy, outside of Medicaid, that will help a low-income senior afford the \$2,500-6,000/monthly assisted living cost.

It's been 17 years since this rate has changed and it's long past due for it to be increased. This is important both for the participation rate of assisted living facilities – we need to increase the rate in order to attract more facilities to participate, and we also need to increase it to pay for services. I hope you will agree and support this bill that will raise the rate and peg future links to the consumer price index. Thank you.

MAP attachment_FAV_SB670 Uploaded by: Jefferson, Stacey

Larry Hogan Governor

Boyd K. Rutherford Lt. Governor



Rona E. Kramer Secretary

August 29, 2019

Stacey Jefferson, Chair Maryland Alliance for the Poor Behavioral Health System – Baltimore 100 South Charles Street Tower II – 8th Floor Baltimore, Maryland 21201

Dear Ms. Jefferson:

I am in receipt of your letter dated August 23, 2019, and I very much appreciate your contacting the Maryland Department of Aging regarding the Senior Assisted Living Group Home Subsidy (SALGHS) program.

We have been working on an analysis of the program to determine appropriate actions. At the very least, any regulation should allow for inflationary factors that were not included in the existing regulations. We are committed to finding the greatest success possible in the SALGHS program and appreciate your partnership in making that happen.

Very truly your Laner Rona E. Kramer

Secretary

301 West Preston Street • Suite 1007 • Baltimore, Maryland 21201-2374 Local: 410-767-1100 • Toll Free: 1-800-243-3425 • TTY users call via Maryland Relay FAX: 410-333-7943 • www.aging.maryland.gov

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Member Agencies:

Advocates for Children and Youth **Baltimore Jewish Council** Behavioral Health System Baltimore CASH Campaign of Maryland **Catholic Charities** Episcopal Diocese of Maryland Family League of Baltimore Fuel Fund of Maryland Health Care for the Homeless Homeless Persons Representation Project Job Opportunities Task Force League of Women Voters of Maryland Loyola University Maryland Maryland Catholic Conference Maryland Center on Economic Policy Maryland Community Action Partnership Maryland Family Network **Maryland Hunger Solutions** Paul's Place Public Justice Center St. Vincent de Paul of Baltimore Welfare Advocates **Marylanders Against Poverty**

Stacey Jefferson, Chair P: 410-637-1900 ext 8578 C: 443-813-9231 E: <u>stacey.jefferson@bhsbaltimore.org</u>

Margo Quinlan, Co-Chair C: 410-236-5488 E: <u>mquinlan@familyleague.org</u>

TESTIMONY IN SUPPORT OF SB670 Senate Finance and Budget & Taxation Committees

February 20, 2020

Submitted by Stacey Jefferson and Margo Quinlan, Co-Chairs

Marylander Against Poverty (MAP) appreciates the opportunity to submit written testimony in support of SB 670, which would increase the Assisted Living Group Home Subsidy from \$650 to \$1000 a month for eligible low-income seniors.

The number of older adults has been constantly rising in Maryland: between 2015 and 2030, Maryland's older adult population is anticipated to increase from 1.2 million to 1.7 million, a 40% increase.¹ The Senior population is also the fastest growing homeless population. In order to support older adults, the programs of the Department of Aging are critically important.

SB 670 provides a clear mechanism for helping low income older adults. The subsidy has not been increased in nearly 20 years, while the cost of licensed assisted living has gone up astronomically, making it unaffordable to much of the low- and moderate-income senior population.

In the fall of 2019 MAP requested that the Department of Aging increase the subsidy for the FY21 budget. While it was not increased in the budget, the Secretary did send a response (attached) in which stated, "At the very least, any regulation should allow for inflationary factors that were not included in the existing regulations." Based on this response, SB670 includes an automatic increase assessment based on the consumer price index.

For these reasons Marylanders Against Poverty (MAP) supports SB 670, which increases the Assisted Living Group Home Subsidy from \$650 a month to \$1000 a month.

Marylanders Against Poverty (MAP) is a coalition of service providers, faith communities, and advocacy organizations advancing statewide public policies and programs necessary to alleviate the burdens faced by Marylanders living in or near

¹ Maryland Department of Aging. 2016. State Plan on Aging. <u>https://aging.maryland.gov/Documents/MDStatePlan2017_2020Dated092216.pdf</u>

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WRITTEN TESTIMONY

Senate Bill 670 - Department of Aging - Assisted Living Program Subsidies – Determinations

Finance and Budget and Taxation Committees

SUPPORT

Background: Senate Bill 670 (SB670) increases the Senior Assisted Living Group Home Subsidy for the first time in almost 20 years. The bill mandates an increase to \$1,000 while also tying the subsidy to the consumer price index, ensuring that it will increase overtime as inflation occurs. The subsidy amount is to be reassessed every three years by the Department of Aging to determine how much it should be increased by in light of inflation.

Written Comments: This subsidy was established in the 1980s to assist lowincome seniors and those with disabilities, who reside in assisted living facilities. Since then we have seen a dramatic increase in the cost of senior care. This subsidy no longer comes anywhere close to adequately covering the cost of quality assisted living care. In fact, this subsidy is so low that it is has become unusable in certain parts of Maryland. In Baltimore County the amount of allocated vouchers is not even entirely used by those who are eligible.

The Baltimore Jewish Council represents The Associated Jewish Community Federation of Baltimore and all of its agencies, including CHANA. One of CHANA's many program areas is elder abuse, in which they provide support services for victims of elder abuse in the community. Far too many clients have nowhere else to turn except CHANA after falling victim to elder abuse in a substandard assisted living facility because they could not afford a better place to live. While CHANA's service area is Northwest Baltimore City and County, this story is not unique to this area, it happens across our state. Maryland's population is rapidly aging, with seniors being the fastest growing population segment. This means that the need for quality senior care, that is accessible by all who need it, is only going to continue growing.

With this in mind, the Baltimore Jewish Council urges a favorable report on SB670.

The Baltimore Jewish Council, a coalition of central Maryland Jewish organizations and congregations, advocates at all levels of government, on a variety of social welfare, economic and religious concerns, to protect and promote the interests of The Associated Jewish Community Federation of Baltimore, its agencies and the Greater Baltimore Jewish community.

BALTIMORE JEWISH COUNCIL 5750 Park Heights Avenue, Suite 329 • Baltimore, Maryland 21215 410-542-4850 • fax 410-542-4834 • baltjc.org



Member of the Jewish Council for Public Affairs

Department of Aging_INFO_SB670 Uploaded by: Fielhauer, Grace Position: INFO



Larry Hogan | Governor Boyd K. Rutherford | Lt. Governor Rona E. Kramer | Secretary

DATE:	February 19, 2020
BILL NUMBER:	SB670
COMMITTEE:	Finance and Budget and Taxation
BILL TITLE:	Department of Aging – Assisted Living Program Subsidies – Determinations
POSITION:	Letter of Information

Thank you for this opportunity to provide information regarding HB564/SB670 – Department of Aging – Assisted Living Program Subsidies – Determinations. The Maryland Department of Aging (MDoA) appreciates the intent of this legislation and the consideration given to support the department's Senior Assisted Living Group Home Subsidy (SALGHS) program.

The Department of Aging agrees that changes to the SALGHS program are necessary in order for this program to best serve Maryland's older adult residents. As such, the Department has been working closely for the past year with our partners at the local level who administer this program to evaluate the program and recommend regulation changes to improve the program, including an increase in the subsidy. A copy of these proposed regulations are attached for your convenience.

Substantial time and effort, both by state and local Area Agency on Aging (AAA) personnel, have been dedicated to the proposed regulation changes. In summary:

- February 6, 2019: Meeting with Maryland Association of Area Agencies on Aging (M4A) at MDoA to discuss SALGHS.
- February 28, 2019: Follow up letter from M4A highlighting proposed changes.
- July 10, 2019: Meeting with Baltimore County AAA to discuss SALGHS subsidy.
- October 15, 2019: Meeting at Anne Arundel County to discuss SALGHS subsidy.
- October 28, 2019: Meeting with Washington County to discuss SALGHS subsidy.
- November 19, 2019: Meeting at Montgomery County to discuss SALGHSH subsidy.
- **November 27, 2019:** MDoA email requesting AAA input for SALGHS program proposed regulation and policy changes. All 16 SALGHS providers responded to the survey.
- **December 2019:** Calls with Allegany, Carroll, Frederick, Howard, and Prince George's county SALGHS program coordinators to discuss SALGHS subsidy.
- January 10, 2020: Meeting with Upper Shore to discuss SALGHS subsidy.

As you can see, we have been working closely with our local partners to make the necessary regulation changes to this program, including an increase in the subsidy. At the core of these changes is local flexibility. We appreciate the diversity of our State. For instance, the needs in Allegany County are not

the same as those in Montgomery. When asked for their input on these regulations, the 87.5% of AAAs responded that they did not want to be forced to raise the subsidy and would prefer the flexibility to do so only if they decide it is in the best interest of their local program. The regulations proposed by the Department to the SALGHS program allow AAAs the flexibility they need to successfully operate the SALGHS program when confronted with the unique challenges of their respective jurisdictions.

It would be the Department's preference to be able to enact all of these recommended changes simultaneously via regulation.

Thank you for your time and consideration.