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Session 6B, The Changing Face of Eldercare

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Living to 100
Society of Actuaries
International Symposium
The Changing Face of Elder Care

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Introduction

Big Idea in 4 minutes

My Visions for Aging, Circa 1972

- A robust system of home and community based care with nursing homes being an option.

- Affordable housing/service options and choices
  - In the community
  - In congregate settings

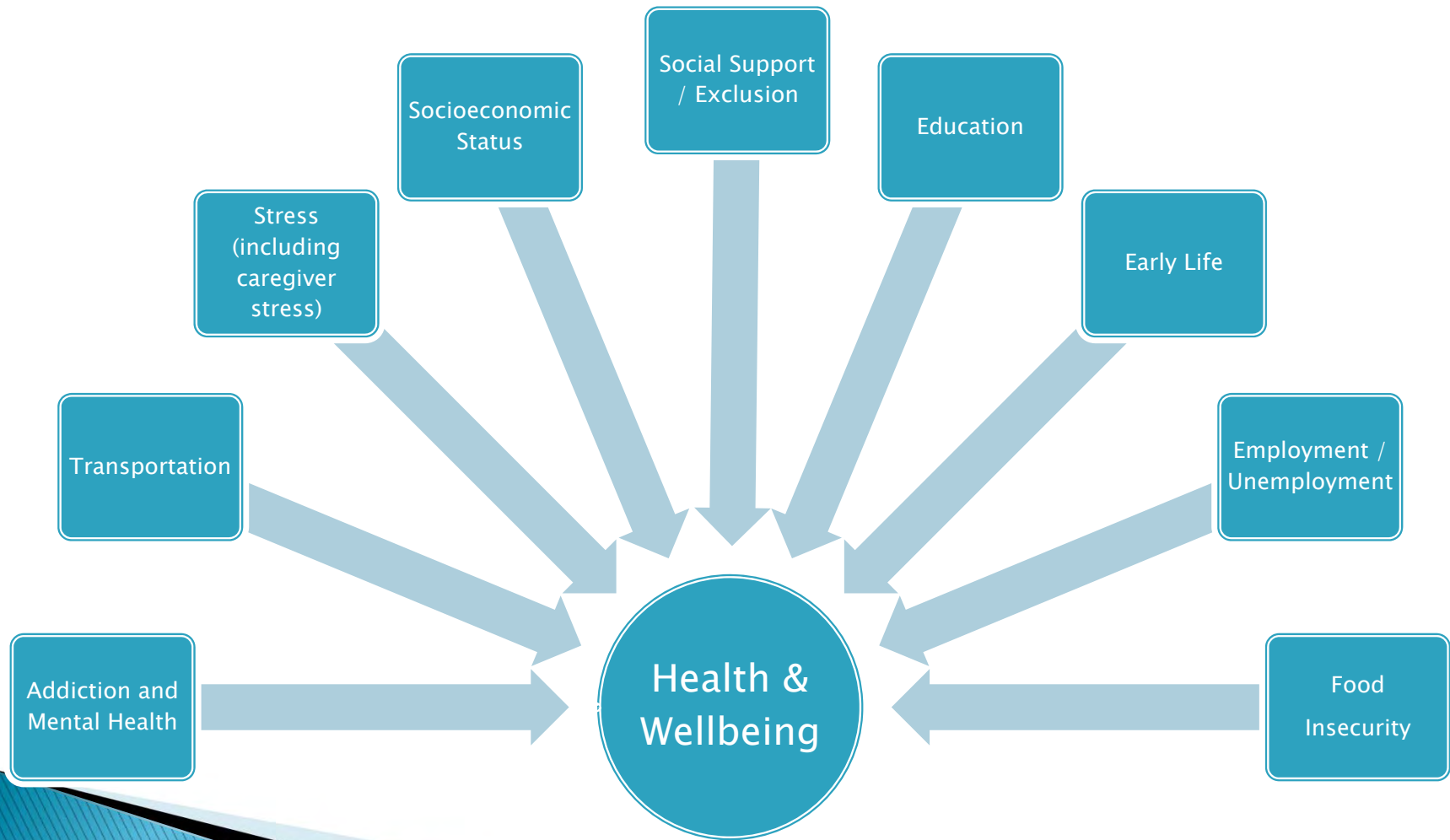- Comprehensive Medicare program that covers long-term care

My Visions for Aging, circa 2016-2050

▸ Interconnectedness– building community
  ◦ Age Friendly Cities (WHO)
  ◦ Livable communities
  ◦ Villages

▸ Public Policy:
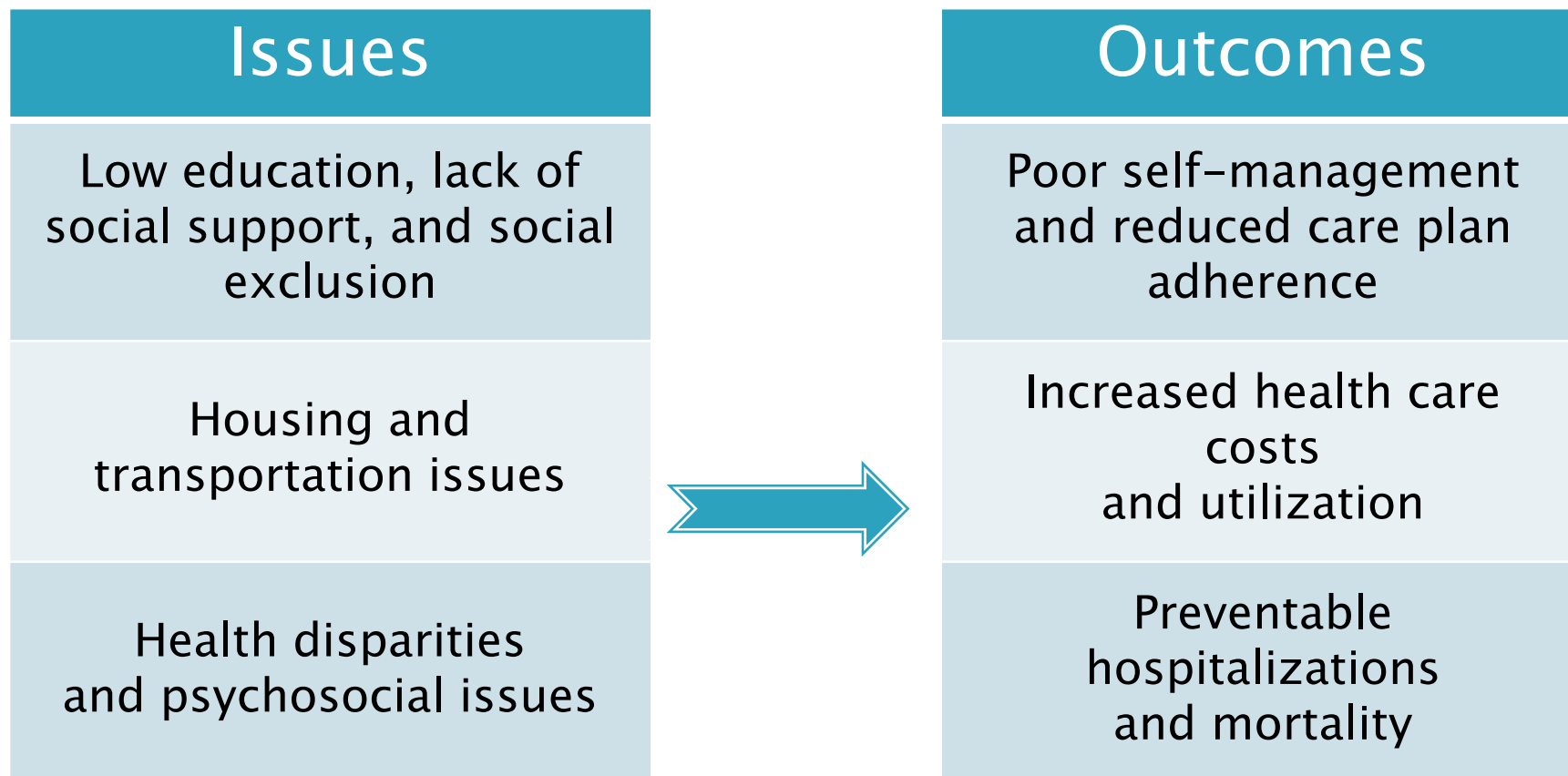 ◦ Medical/Health/Long Term Care and Public Health

▸ Technology

Social Determinants of Health that Impact Health and Wellbeing

Social Support / Exclusion

Socioeconomic Status

Education

Stress (including caregiver stress)

Early Life

Transportation

Employment / Unemployment

Health & Wellbeing

Addiction and Mental Health

Food Insecurity

***Thanks to Robyn Golden and Bonnie Ewald, Rush University Medical Center, for sharing these two slides

Societal-level Social Determinants have health impact on individuals

Issues	Outcomes
Low education, lack of social support, and social exclusion	Poor self-management and reduced care plan adherence
Housing and transportation issues	Increased health care costs and utilization
Health disparities and psychosocial issues	Preventable hospitalizations and mortality

(Shi, 2011), (Gallant, 2003), (DiMa___ 2004), (Krieger et al, 2002), (APHA, 2010), (CDC, 2011), (RWJF, 2008)

Medical/Health/Long-Term Care
Public Policies for the Elderly circa 1965

Medicare
Medicaid
Older Americans Act

Medicare

- Single-payer national social insurance program for people age 65+ and people with disabilities
  - Part A = Institutional Care (Hospital, Nursing Home, Hospice)
  - Part B = out-patient physician services, home health, DME.
  - Part D = Subsidizes prescription drug coverage
    - Donut hole – person spends up to $3700 out-of-pocket in 2017, will pay full cost of drugs until they reach the out-of-pocket threshold.

- What lies ahead
  - Home Care Docs with hospital based technology delivered in the home
  - Care coordination across settings

Medicaid

- Federal State Partnership, with generous state control over eligibility and coverage.

- Provides means-tested health care and long term care for people
  - Nursing home care
  - Waivers in most states allow Medicaid to be used for in-home services

- Managed Care
  - Integration of Medicare/Medicaid for dual eligible persons
    - 20% of enrollees = 36% of cost*
    - MCO at risk for both medical and long term care

*Medicare Chartbook, Kaiser Family Foundation, November 2010

Older Americans Act

- Federal initiative aimed at providing comprehensive services for older adults

- Created National Aging Network administered by Health and Human Services
  - Administration for Community Living (ACL)
    - Administration on Aging – Federal
      - State Units on Aging – State
        - Area Agencies on Aging – Local

- Funding based on % of an area's population 60+ (Planning function)
  - Senior Centers
  - Nutrition sites and home delivered meals
  - Home and Community Based Services
  - Health promotion
  - Elder Rites and Ombudsman program
  - Caregiver support
  - Native American Caregiver Support Program

Patient Protection and Affordable Care Act, 2010
Initiatives to provide access to health and long-term care – will these survive?

▸ Closing the donut hole
- To be eliminated by 2020

▸ PCORI (Patient Centered Outcomes Research Institute – est 2012)
- Funding comparative clinical effectiveness research that will give patients and those who care for them the ability to make better-informed decisions
  - Assessment of prevention, diagnosis and treatment options
  - Improving health care systems
  - Communication and dissemination research
  - Addressing disparities
  - Accelerating Patient-Centered Outcomes Research and Methodological research.

▸ Care Transitions and hospital readmissions

▸ Accountable Care Organizations (move from fee-for-service to quality care incentives)

▸ HERSA (Health Resources and Services Administration, an agency of the Health and Human Services est. 1943)
  ▸ Training of workforce with expertise in geriatric care

Hopes for the future:
SCAN Foundation Letter to President Elect Trump

‣ 1. Name and give authority to a national leader who will build solutions for older Americans across all domestic policy areas.

‣ 2. Protect older Americans and their families from financial bankruptcy when long-term care needs strike

‣ 3. Modernize Medicare to pay for team-based, organized care to get more value for older Americans with complex care needs.

‣ 4. Accelerate federal and state efforts to integrate Medicare and Medicaid

‣ 5. Build new ways to measure health care quality based on what older Americans want. (Person Centered Care)

Person-Centered Care

- Is informed by discussions with the older adult and with family members or other individuals who are important to them

- Focuses on an individual's strengths and interests

- Outlines the individuals reaction to various communication styles

- Identifies the individuals' favorite things to do and experience during the day

- Proposes experiences that the person may enjoy such as community engagement, and describes factors or characteristics that the individual might find isolating or stigmatizing with ways to mitigate these.

Justice in Aging: Fighting Senior Poverty Through Law, Washington, DC

Interconnectedness – Livable Communities Circa 2000 and moving forward

The plight of 'elder orphans'

- Less family care available across life span

- Caregiving and workforce issues

- Lots more people with dementia

- People tend not to plan

- Loneliness, social isolation and lack of human empathy

- Individualism vs. common good

Older Adults with no families – 12/24/16

General trends

World Health Organization Age Friendly Cities 8 Domains of Urban Life

- Community and health care

- Transportation

- Housing

- Outdoor spaces and buildings

- Social Participation

- Respect and social inclusion

- Civic Participation and employment

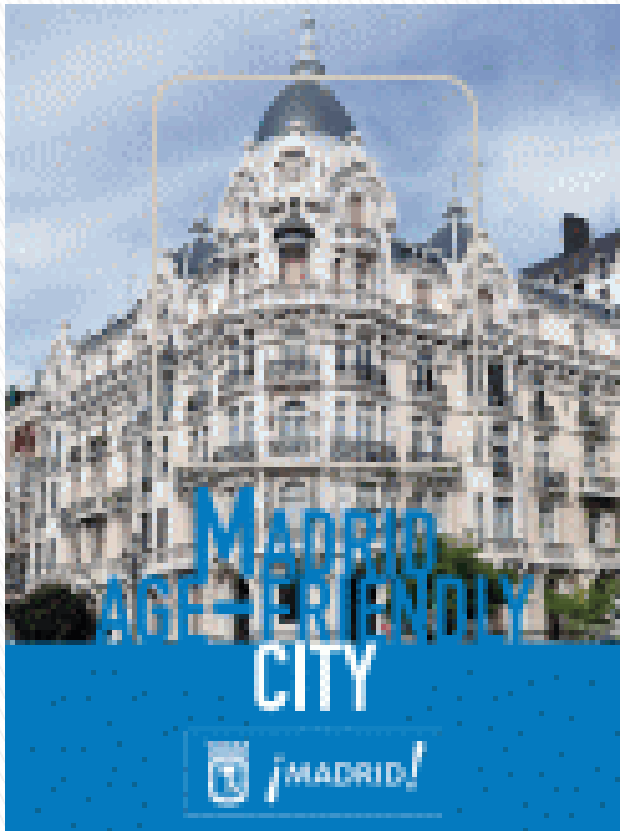- Communication and Information

Built Environment

People and relationships

World Health Organization Age Friendly Cities

Today there are 332 Age Friendly Cities World Wide in 36 countries

Madrid, Spain

MADRID
AGE-FRIENDLY
CITY

¡MADRID!

3.3M population, 25.5% are 60+

- ▸ Tradition of policies and services supporting people staying in their homes.

- ▸ Promote active aging

- ▸ Developed broad base of public participation – individuals, departments, municipal areas

- ▸ Considered environmental, social and economic factors

Applied to Global Network of AF Cities in 2013
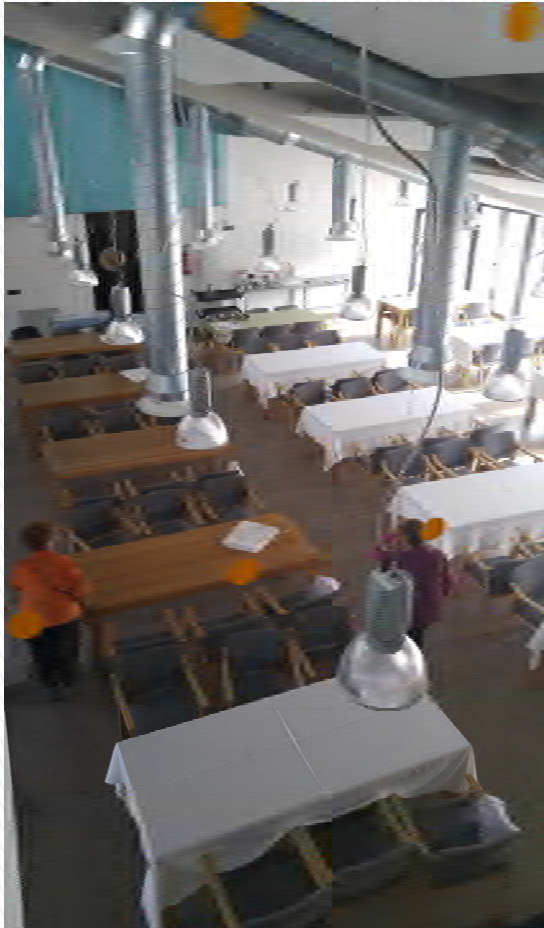
Trabensol Communal Housing Madrid Spain

▸ As of 2015, 80 members living in 54 apartments
▸ City of Madrid gave land use permits
▸ Designed by collaborative members with architects to include common spaces
▸ Tedx Talk
  ◦ https://www.youtube.com/watch?v=r4z4OExOXRw

Elderly Cooperative

Planning began in 2000, opened in 2013

Trabensol Communal Housing

Communal Kitchen

Communal wing to the left, residential wing to the right
Communal garden in front

Peoples' Park Shanghai

Basic Playground Equipment

Sized for Adults

AARP Livable Communities

- AARP is the US Affiliate of the WHO Age Friendly Cities

- Livability Index
  - www.aarp.org/livable-communities/

- Supports efforts of neighborhoods, towns and cities to become great places for people of all ages.
  - Safe, walk-able streets
  - Age-friendly housing and transportation options
  - Access to needed services
  - Opportunities for residents of all ages to participate in community life

- AARP Florida convened stakeholders, listening posts and sessions to gauge community interest and needs
  ◦ Cheaper parking
  ◦ Access to public transportation
  ◦ More green space

St. Petersburg, Florida

Population 250,000
18% over 60
Joined Global Network of AF Cities in 2016

NYC: A CITY OF NEIGHBORHOODS

Goals for 2 of the 5 Boroughs

- Short term:
  - Create multilingual neighborhood resource guide
  - create a buddy system program for older adults
  - Ensure the pedestrian plaza at 125th St and Park Av is inclusive of older adults in its design and programming

- Mid term:
  - Expand and promote age friendly local business efforts in E. Harlem
  - Improve street crossings and sidewalk access

- Long-term
  - Develop and implement an age-friendly training for bus drivers
  - Partner with other entities conducting research in the area and use data to generate new ideas and innovative practices to improve lives of older E. Harlem residents.

- Short Term
  - Plan Older Adult Career and Volunteer fair
  - Organize neighborhood cleanup days to keep parks and public spaces clean
  - expand and promote age friendly local business efforts

- Medium Term
  - Provide information on availability and application process of senior housing
  - identify location for City Benches
  - Identify locations to install doggy-bag dispensers
  - Advocate for increase in police foot patrols
  - Create plan to better inform older adults of neighborhood resources

- Long term
  - Evaluate the availability for mental health resources and patient centered care
  - develop and implement age-friendly training for bus drivers
  - Improve street crossings and sidewalk access.

Manhattan

Bronx

Village Movement

- 2002, people in the Beacon Hill neighborhood in Boston formed the first Village

- Developed a manual/guidelines

- Village to Village Network formed – national peer to peer network to help establish and continuously improve management of villages.

  - To enable communities to establish and effectively manage aging-in-community organizations initiated and inspired by their members.

  - 200 villages currently in operation, another 185 in development.

Sample of What Villages do

▸ Membership–driven, grass roots organizations

▸ Designed and operated by members

▸ Run by volunteers and paid staff.

▸ Complement and collaborate with Area Agencies on Aging and community partners (hospitals, educational, cultural and social service organizations). (Example: Plan Your LifeSpan)

▸ Coordinate access to affordable services including transportation, health and wellness programs, home repairs, social and educational activities and trips
  ▸ Strong focus on enabling people to form friendships

▸ Offer vetted, discounted providers

The Future
Technology and People

- "The minute we can automate a task, we downgrade the relevant skill involved to one of mere mechanism."

- "Future interventions to alleviate the health burden of loneliness will do well to take into account our evolutionary design as a social species. "

Louise Hawkley and John Cacioppo*

*Loneliness Matters: A Theoretical and Empirical Review of Consequences and Mechanisms. HHS Public Access Author manuscript, peer-reviewed and accepted for publication, Dec 30, 2013

Technology and Unintended Consequences

- Fraud technologies vs banks self interest
  - Common in credit card industry and could be available in banking industry to detect fraud in bank accounts

- Monitoring systems vs privacy
  - Sensors and systems to measure changes in sway and balance to predict risk and falls.
  - GPS wandering devices
  - Care partners – interactive mobile device to help caregivers manage daily tasks.

Technology – Imagine Our Future Lives

▸ Health and Medicine
  ▸ Dementia Research
  ▸ Aging Research

▸ Where we live
  ▸ Urbanization and communalization
    ▸ Economies of scale for service and technology
  ▸ Universal Design
    • Smart homes, with lights, sensory monitors and cameras.
    (7.4M smart homes in US today, anticipate 24.5M by 2020)

▸ Data, logistics and crowd sourcing
  ▸ **Amazon** (Jeff Bezos) – shopping and delivering goods
  ▸ **Facebook** (Mark Zuckerberg) –communication and interconnectedness
  ▸ **Uber** (Garrett Camp and Travis Kalanick) moving people and goods
  ▸ **Pay Pal** (Peter Theil and Elon Musk) banking and finances
  ▸ **Airbnb** (Brian Chesky, Joe Gebbia, Nathan Biecharczyk) – Short term stay lodging

Let the Conversation Continue……………

My thanks to the following who generously shared their insights with me:

- ▶ **Robert Gallo**
  - ◦ Executive Director of AARP Illinois
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