



FLORIDA HEALTH JUSTICE PROJECT

Medicaid Home and Community Based Services (HCBS): *Background; Need in Miami-Dade County; Better Care Better Jobs Act Opportunity*

Issue Background

What is HCBS?

Medicaid home and community based services (HCBS) programs provide services that are not typically available through Medicare or standard medical insurance, such as personal care aides, home-delivered meals, and private duty nursing to low-income individuals who require significant assistance with basic activities of daily living.

Who receives HCBS in Florida?

Most of Florida's HCBS are provided through either the iBudget Waiver for people with developmental disabilities or the Long-Term Care (LTC) Waiver for seniors and adults with significant disabilities. These HCBS services are provided as an alternative to institutionalization. [\[1\]](#) [\[2\]](#) Both programs have long wait lists. [\[3\]](#) [\[4\]](#)

Why is HCBS important?

Not only do most people prefer receiving long term services and support at home and in their community, HCBS is also much less expensive than institutionalization. [\[5\]](#) [\[6\]](#) Health outcomes are also adversely affected by institutionalization, as the COVID-19 pandemic dramatically demonstrated. [\[7\]](#) As of May 2021, more than 11,000 residents of long-term care facilities in Florida died from COVID. [\[8\]](#)

What are workforce issues?

Home and community direct care workers are terribly underpaid, and most do not have benefits. [\[9\]](#) Thus, getting off the waitlist and enrolling in an HCBS waiver program does not guarantee receipt of needed care, as our underfunded and understaffed workforce cannot meet the needs of all enrollees. Increased federal HCBS funding through the Better Care Better Jobs Act is essential to building and maintaining an adequate workforce. (See description of BCBJA on page 3). As a result of the workforce shortage, Floridians who desperately need daily home health services often rely on unpaid or underpaid family members, or go days at a time without aides. [\[10\]](#) [\[11\]](#) [\[12\]](#)

How does Florida compare?

Florida is ranked 51st on AARP's Long Term Services and Supports Scorecard. [\[13\]](#)

Why is Increased HCBS Funding Especially Critical for Miami-Dade County?

Cost Savings:

HCBS programs cost far less than nursing facility care. In Miami-Dade County HCBS programs are approximately 3.5 times cheaper than the alternative nursing facility care. [14]

Rapidly Increasing Senior Population:

More than 20% of the county's population is over the age of 60 [15], and the Miami-Dade population eligible for Older Americans Act services, including Medicaid HCBS, is projected to grow by 30% over the next 10 years. [16]

Additionally, the number of seniors expected to survive past age 85 is increasing rapidly. For example, between 2020 and 2025, the 85+ population will increase by over 13,000 (a 19% increase) and by 2045 this population will more than double. Many in this age group are at risk for institutionalization and could benefit from HCBS. [17]

High Poverty Levels and Risk of Homelessness:

Seniors in Miami-Dade County are among the poorest in the state. About 20% of Florida's elders and 40% of the state's elders of color under the Federal Poverty Line (FPL) live in Miami-Dade County. [18] With the high cost of living in South Florida, approximately 30% of seniors in this area spend more than half of their monthly income on housing expenses, leaving many seniors unable to afford much needed care and services [19] and/or at risk of homelessness. As of 2015, individuals over the age of 60 made up approximately 6% of the County's homeless population. [20] Additional HCBS funding will help alleviate the burden of high housing costs and attendant housing instability.

Long Waitlist Concerns:

As of February 2022, there are 15,648 Miami-Dade county residents on the LTC waitlist, [21] representing approximately one-quarter of those on the waitlist state-wide. [22] Increased funding is essential to allowing more individuals off the waitlist to receive needed services at home and avoid institutionalization.

High Percentage of Disabled Seniors and Health Concerns:

Nearly one-third of the senior population in Miami-Dade County have a disability that affects their quality of life, [23] and about 13% of the County's senior population has a disability that affects their ability to live independently or provide self-care. Additionally, Miami-Dade seniors have a high probability of developing Alzheimer's disease, which is more prevalent among Black and Hispanic individuals than their White counterparts. [24]

**Better Care Better Jobs Act Opportunity:
Background, Structure , Benefits & Support**

Background:

The [Better Care Better Jobs Act](#) (BCBJA), which was introduced on June 24, 2021, provides for increased access and quality for Medicaid HCBS. [\[25\]](#) It would provide permanent enhanced federal funding for states to improve their HCBS programs and expand and support the direct care workforce. The House of Representatives has already passed a bill that included \$150 billion in new federal funding for HCBS. It is essential that the Senate approve this funding quickly to build on the one year of increased funding already allocated to state HCBS programs through the American Rescue Plan, funding which Florida is currently accessing. [\[26\]](#)

BJBCA structure and funding scheme:

States would be eligible to receive a permanent increase in the Medicaid Federal Medical Assistance Percentage (FMAP) for HCBS spending. [\[27\]](#) Florida's FMAP, not including the increase in place during the Public Health Emergency, is approximately 60%. [\[28\]](#) Thus, under the BJBCA, more than 60% of Florida's HCBS program funds would come from federal coffers.

Benefits of the BJBCA include:

- Strengthening and expanding the HCBS workforce by addressing insufficient payment rates and ensuring that increases are passed on to direct care workers [\[29\]](#)
- Helping married seniors to remain living at home with their spouse by permanently extending the federal spousal impoverishment protections to HCBS.
- Providing permanent enhanced federal funding for state programs that help seniors return to the community after residing in a nursing facility by providing transition services and covering certain household set-up costs and security deposits.

Current polling support:

An [April 2022 survey](#) of over 1200 likely voters shows that 87% of all respondents and 85% of Republicans support federal investments in affordable long-term care for seniors and people with disabilities. [\[30\]](#)

Endnotes

- [1] Developmental Disabilities Individual Budgeting (iBudget) Waiver, Agency for Health Care Administration https://ahca.myflorida.com/Medicaid/hcbs_waivers/ibudget.shtml
- [2] Long-Term Care Waiver, Agency for Health Care Administration https://ahca.myflorida.com/medicaid/Policy_and_Quality/Policy/federal_authorities/federal_waivers/LTC.shtml
- [3] As of October 28, 2021 there are over 56,000 individuals on the waitlist for the Statewide Medicaid Long-Term Care waiver. https://fcoa.starchapter.com/images/other/waitlistreport_102021.pdf
- [4] As of January 2022 there are over 22,000 individuals on the waitlist for the Florida Medicaid Developmental Disabilities Individual Budgeting (iBudget) Home and Community-Based services (HCBS) waiver. <http://ddwaitlist.cbcs.usf.edu/about.html#:~:text=22%2C718%20people%20>
- [5] See e.g. *Research and Evaluation of the Money Follows the Person (MFP) Demonstration Grants*, <https://mathematica.org/projects/research-and-evaluation-of-the-money-follows-the-person-mfp-demonstration-grants>
- [6] HCBS is approximately 3 times cheaper than institutionalization. For example, the Statewide Medicaid Managed Care (SMMC) Long-Term Care (LTC) Program Monthly Base Rates for Region 11 (January 1, 2022 through September 30, 2022) show an HCBS rate of \$2,088.47 compared to the non-HCBS rate of \$6,488.04. https://ahca.myflorida.com/medicaid/Finance/data_analytics/actuarial/docs/LTC_Final_Base_Rates_RY_21-22.pdf
- [7] Priya Chidambara, *Over 200,000 Residents and Staff in Long-Term Care Facilities Have Died From COVID-19*, Kaiser Family Foundation (Feb 3, 2022).
- [8] Florida Department of Health (May 27, 2021) http://ww11.doh.state.fl.us/comm/_partners/covid19_report_archive/long-term-care-facilities/lctf-deaths-reports/lctf_deaths_latest.pdf. Florida led the nation in COVID long term care facility deaths for both residents and staff until June 2021 when the state Medicaid agency directed long-term care facilities to stop reporting this data.
- [9] The average hourly wage for a home healthcare worker in Miami-Dade County is less than \$12.00. <https://www.indeed.com/career/home-health-aide/salaries/Miami--FL>.
- [10] <https://archive.floridahealthstories.org/thelma>
- [11] <https://archive.floridahealthstories.org/alene-ltc-2>
- [12] <https://archive.floridahealthstories.org/shirley>
- [13] [Long-Term Services and Supports State Scorecard 2020 Edition](#), at 12-13. The LTSS scorecard is an assessment of LTSS system performance across five key characteristics: (1) Affordability and Access, (2) Choice of Setting and Provider, (3) Quality of life and Quality of Care, (4) Support for Family Caregivers, and (5) Effective Transitions.
- [14] See [Statewide Medicaid Managed Care \(SMMC\) Long-Term Care \(LTC\) Program Monthly Base Rates](#), (Oct. 2021 - Sept. 2022). Miami Dade, located in Region 11, has a monthly rate of \$7,128.35 for non-HCBS long-term care compared to \$2,090.61 for HCBS.
- [15] See [2020-2022 Area Planning Program Module](#), Alliance for Aging, Inc. (Sept. 2019) at 10.
- [16] *Id.* at 1. Note: Planning Service Area 11, or PSA 11, includes both Miami-Dade County and Monroe

County.

[17] *Id.* at 18.

[18] *Id.* at 10.

[19] *Id.* at 2.

[20] *Id.* at 53.

[21] Current LTC waitlist data provided via email from Alliance for Aging, June 10, 2022.

[22] There are approximately 56,559 individuals on the LTC waitlist statewide as of 10/28/21, https://fcoa.starchapter.com/images/other/waitlistreport_102021.pdf. Thus, the 15,436 Miami Dade County residents on the waitlist comprise over 25% of the state's waitlist.

[23] See [2020-2022 Area Planning Program Module](#) at 26.

[24] See *id.* at 87. The standard national estimate suggests that the probability of Alzheimer's among people 55 and up is 10%. However, the prevalence of Alzheimer's is higher among people of Black and Hispanic residents. As a result, the incidence of Alzheimer's among this age group in Miami-Dade overall is about 22.5%, and is even higher for Hispanics, 44.8%, and more than double for Blacks, 54.6%, that are 85 years old and older.

[25] See [Better Care Better Jobs Act](#) (June 2021) at 3.

[26] https://ahca.myflorida.com/medicaid/Policy_and_Quality/Policy/federal_authorities/docs/FL_Conditional_Approval_9_27.pdf. AHCA's Home and Community Based Spending Plan and Narrative- Quarterly Report under the American Rescue Plan Act of 2021 Section 9817 from October 15, 2021 https://ahca.myflorida.com/medicaid/Policy_and_Quality/Policy/federal_authorities/docs/FINAL_HCBS_Quarterly_Report_10152021.pdf.

[27] <https://www.npr.org/live-updates/morning-edition-2022-01-20#with-voting-rights-stalled-congressional-democrats-look-to-build-back-better-again>

[28] Federal Medical Assistance Percentage (FMAP) for Medicaid and Multiplier, Kaiser Family Foundation <https://www.kff.org/medicaid/state-indicator/federal-matching-rate-and-multiplier/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

[29] See summary, [Better Care Better Jobs Act](#) at 1, see also text of bill, S.2201, Sec. 101 (e)(1), <https://www.congress.gov/bill/117th-congress/senate-bill/2210/text>. See also S.2201, Sec. 102 (a)(2)(C), see also, Jennifer Lav, *Ten Ways the "Better Care Better Jobs Act" Helps Older Adults and People with Disabilities*, National Health Law Program (July 26, 2021) at 2.

[30] <https://www.dataforprogress.org/blog/2022/5/3/voters-coverwhelmingly-support-bidens-investment-package>

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