



FLORIDA HEALTH JUSTICE PROJECT

Medicaid Home and Community Based Services: *Issue Background; Need for Increased HCBS 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 LTC Waiver for frail seniors and adults with significant disabilities, as an alternative to institutionalization. [\[1\]](#) [\[2\]](#)

Why is HCBS important?

The option of receiving services at home is not simply a matter of personal preference; research has shown that quality of life is significantly impacted. [\[3\]](#) Health outcomes are also adversely affected by institutionalization, as the pandemic so dramatically demonstrated. As of March 2021, almost 11,000 Florida nursing home residents died from COVID. [\[4\]](#)

What are workforce issues?

Home and community health workers are terribly underpaid, and most do not have benefits.[\[5\]](#) Thus, getting off the Long Term Care waitlist and enrolling in a waiver program does not guarantee receipt of needed care, as our underfunded and understaffed workforce cannot meet the needs of all enrollees. Increased 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.[\[6\]](#)[\[7\]](#)[\[8\]](#)

How does Florida compare?

Florida is currently ranked 43rd in the nation in spending on HCBS programs and 51st on AARP's

Long Term Services and Supports Scorecard. [\[9\]\[10\]](#).

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

Cost Savings

HCBS programs cost far less than nursing home care. In fact, nursing home care in Miami-Dade County costs **3.7 times** as much as HCBS. [\[11\]](#).

Rapidly Increasing Senior Population

More than 20% of the county's population is over the age of 60 [\[12\]](#), and the Miami-Dade population of elderly individuals eligible for Older Americans Act services, including Medicaid HCBS, is projected to grow by 30% over the next 10 years. [\[13\]](#)

Individuals currently aged 65 can now expect to live to 85, by which age there are increased health issues and risk of institutionalization. By 2025, Miami-Dade County is projected to have an additional 19,000 seniors in this demographic who would benefit from HCBS programs. [\[14\]](#) Increased funding for HCBS is needed to accommodate the county's rapidly increasing population of eligible seniors.

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 minority elders under the Federal Poverty Line (FPL) live in Miami-Dade County. [\[15\]](#) 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 [\[16\]](#) 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. [\[17\]](#) Additional HCBS funding will help alleviate the burden of high housing costs and attendant housing instability.

Long Waitlist Concerns

As of August 16, 2021, there are 15,858 Miami-Dade county residents are on the LTC waitlist, [\[18\]](#) representing approximately one-quarter of those on the waitlist state-wide. [\[19\]](#) Increased funding is essential to allowing more individuals off the waitlist to receive needed services at home.

High Percentage of Disabled Seniors and Health Concerns

Nearly one-third of the senior population in Miami-Dade County have some form of disability that affects their quality of life, [\[20\]](#) and about 13% of the County's senior population has a disability that affects their ability to live independently or provide self-care. Additionally, the

rate of Alzheimer’s disease or dementia among Miami-Dade’s Medicare population is 20.9%, as compared to 10.8% nationwide, and 12.6% across Florida. [\[21\]](#)

Better Care Better Jobs Act Opportunity: Background, Status and Impact

Background: The [Better Care Better Jobs Act](#) (BCBJA) would provide significant long-term funding for Medicaid HCBS. This once in a generation opportunity, which builds on the one year of increased funding already allocated to HCBS through the American Rescue Plan, would replace our current insufficient patchwork system with the kind of care infrastructure needed by Florida’s families and businesses. [\[22\]](#)

Current status: The budget resolution passed by the Senate on August 11 triggered the reconciliation process, which will include a proposed line item for HCBS. In order to address the chronic, unmet needs of home care consumers, including disabled children, adults and seniors, the full \$400 billion originally proposed by the administration must be allocated. [\[23\]](#)

What can be done: During the August recess, Committees are engaged in drafting. The committees have until the middle of September to complete the drafting and members will have an opportunity to challenge and debate provisions, including funding. Thus, it is urgent that all members of the Florida Congressional delegation who represent Miami-Dade County hear from constituents about the county’s profound needs for HCBS.

BCBJA funding scheme:

States would be eligible to receive a permanent 10 percentage point increase in the Medicaid Federal Medical Assistance Percentage (FMAP) for HCBS. [\[24\]](#) Florida’s FMAP, excluding the increase put in place during the Public Health Emergency, is approximately 60%. [\[25\]](#) Thus, under the BCBJA, 70% of Florida’s HCBS program funds would come from federal dollars.

Benefits of the BCBJA include:

- Strengthening and expanding the HCBS workforce by addressing insufficient payment rates and ensuring that increases are passed on to direct care workers [\[26\]](#)
- Increasing access to behavioral health services and coordinating with employment, housing and transportation supports [\[27\]](#)
- Providing consumer protections by requiring an Ombudsman program [\[28\]](#)

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] 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>
- [4] The COVID Tracking Project, The Atlantic (Mar. 7, 2021), <https://covidtracking.com/data/state/florida/long-term-care#-82.4497,28.6305,5>
- [5] 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>.
- [6] <https://archive.floridahealthstories.org/thelma>
- [7] <https://archive.floridahealthstories.org/alene-ltc-2>
- [8] <https://archive.floridahealthstories.org/shirley>
- [9] Molly O'Malley Watts, et al., *Medicaid Home and Community-Based Services Enrollment and Spending*, Kaiser Family Foundation (Feb. 2020) at 16.
- [10] [Long-Term Services and Supports State Scorecard 2020 Edition](#), at 12-13. The LTSS scorecard is a complete and comprehensive 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.
- [11] See [Statewide Medicaid Managed Care \(SMMC\) Long-Term Care \(LTC\) Program Monthly Base Rates](#), (Oct. 2020 - Sept. 2021). Miami Dade, located in region 11, has a monthly rate of \$6,826.88 for non-HCBS long-term care, the highest institutional care cost in the state (1st out of 11) compared to \$1,849.24 for HCBS, which is among the lowest in the state (6th out of 11).
- [12] See [2020-2022 Area Planning Program Module](#), Alliance for Aging, Inc. (Sept. 2019) at 10.
- [13] *Id.* at 1. Note: Planning Service Area 11, or PSA 11, includes both Miami-Dade County and Monroe County.
- [14] *Id.* at 18.
- [15] *Id.* at 10.
- [16] *Id.* at 2.

[17] *Id.* at 53.

[18] Current LTC waitlist data provided via email from Alliance for Aging, August 16, 2021. Note, other state only funded HCBS waitlist numbers for MDC as of July 28, 2021 include: (1) Alzheimer’s Disease Initiative (ADI): 1647 individuals; (3) Community Care for the Elderly (CCE): 15,763 individuals; 4) Home Care for the Elderly (HCE): 2,648 individuals.

[19] There are approximately 60,000 individuals on the LTC waitlist statewide, https://fcoa.starchapter.com/images/other/waitlistreport_042020.pdf. Thus, the 15,858 Miami Dade County residents on the waitlist comprise approximately 25% of the state’s waitlist.

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

[21] Miami-Dade Matters,
<http://www.miamidadematters.org/indicators/index/view?indicatorId=2051&localeId=414>

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

[23] See, e.g., Press release from Care Can’t Wait, <https://www.carecantwait.org/news/2011-08-11-bipartisan-bill>

[24] 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>

[25] 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>

[26] 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.

[27] S.2210, Sec. 102 (a)(2)(B)(v).

[28] *Id.* at Sec. 102 (a)(4)(B).

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