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2005 Missouri Member Survey on Long-Term Care, Assisted Living, and Medicaid

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Report Prepared by Brittne M. Nelson and Joanne Binette

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AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. We produce *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our bimonthly magazine in Spanish and English; *NRTA Live & Learn*, our quarterly newsletter for 50+ educators; and our website, www.aarp.org. AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

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Background

AARP Missouri is concerned about advocating for issues that are important to members. *The AARP 2005 Missouri Member Survey* explores the attitudes and opinions of 1,002 members in Missouri about state legislative priorities, long-term care and assisted living facilities, and Medicaid. Specifically this report examines:

- Members ratings of top state legislative priorities for AARP Missouri
- Confidence in finding long-term care services available in the community
- Awareness of available long-term care services in the community
- Preferences for information sources about and how and where to receive long-term care
- Concern about having sufficient choices and being able to afford long-term care services
- Importance of being able to receive long-term care services at home and staying home at home as long as possible
- Long-term care insurance
- Support or opposition to more cuts to Missouri's Medicaid budget
- Support or opposition to changes to Missouri's Medicaid program
- Support or opposition to assisted living legislation

This report is part of a larger mail survey of 1,004 Missouri AARP members conducted between September and October 2005. The full questionnaire is contained in the appendix to this report. Throughout the report, statistics representing member responses are reported in percentages.¹ In some instances, percentages are small and may not seem to represent a significant proportion of members, yet when projected to the total Missouri membership the actual number of people may be substantial. As of December 2005, the number of AARP members in Missouri was 756,943.

¹Percentages may not add up to 100 due to rounding.

Highlights

- More than three-quarters of members are worried about being able to afford long-term care services for themselves or their family.
- Most members do not own a private long-term care insurance policy. Of those Missouri members who do not currently own a long-term care insurance policy, most say they would not consider buying long-term care insurance because it is too expensive.
- One in seven say they are not very or not at all confident they would be able to find out about long-term care services in their community. Four in ten Missouri members say they are somewhat confident.
- Six in ten Missouri members are worried about not having enough choices among long-term care services for themselves and their family.
- Nearly nine in ten Missouri members say it would be very or extremely important to them to have services that would allow them or their family member to stay at home as long as possible.
- Eighty-five percent of Missouri members would prefer to receive long-term care in their own homes or in home-like settings. Only three percent want to go to nursing homes.
- Half of all Missouri members say they are not willing to move into a nursing home to receive home care services, such as nurse's care or transportation, even if these services were not available in their community.
- Eight in ten Missouri members support AARP Missouri advocating to increase funding for long-term care services that help people stay in their homes or communities.
- More than half of Missouri members say they would be more likely to vote for a candidate who supports shifting funds from nursing homes to long-term care services that help people stay in their own homes and communities.
- Three in four members oppose more cuts to Medicaid as a way to balance Missouri's budget.
- About seven in ten members oppose changing the Medicaid look back period from three to five years.

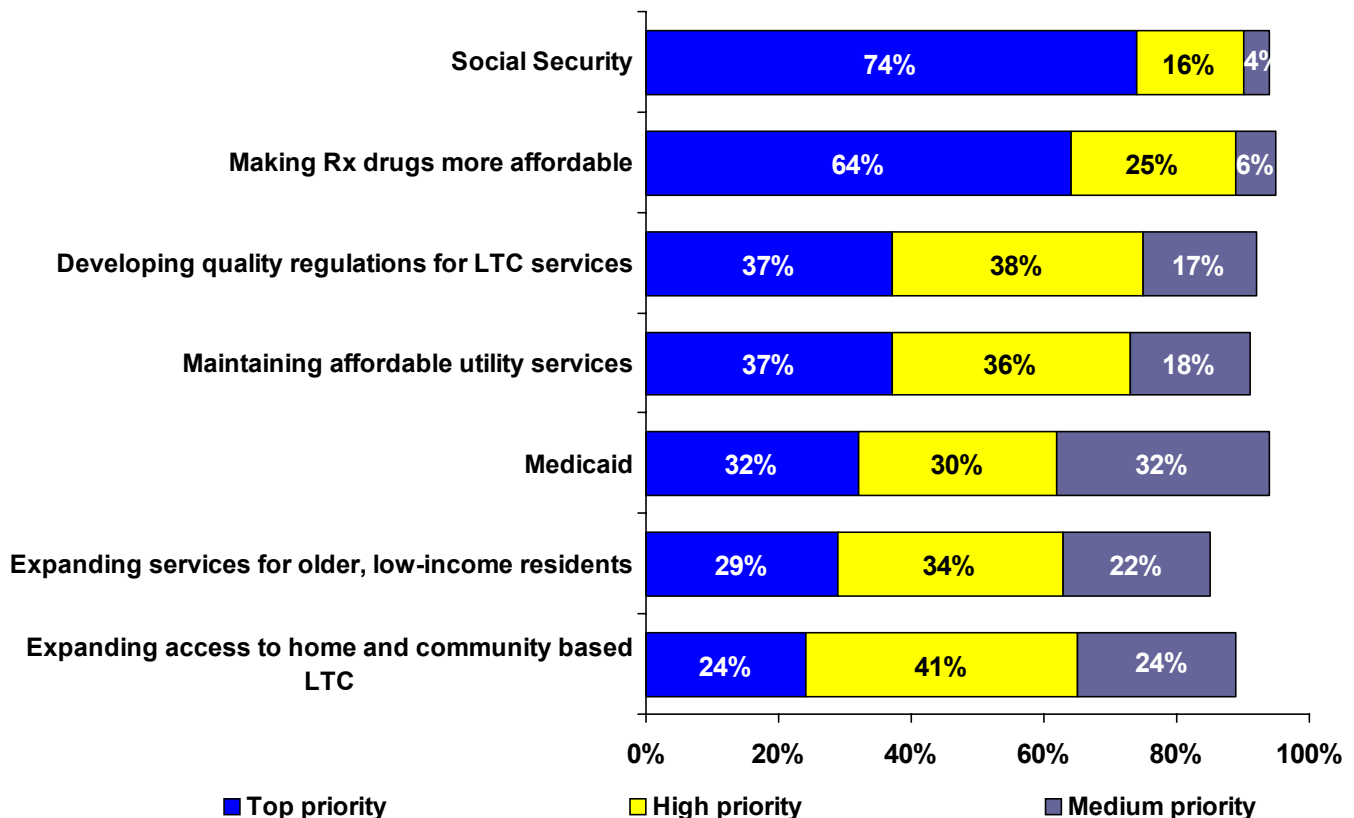
Findings

State Legislative Priorities

Members say Social Security, affordable prescription drugs, and developing quality regulations for long-term care services should be the top three priorities for AARP Missouri.

Members were asked to indicate how much of a priority it should be for AARP Missouri to work on various state legislative issues. Members were given a list of 7 different issues. Nine in ten members say ensuring that Social Security continues to provide a guaranteed base for retirement income should be a top or high priority for AARP Missouri. A similar proportion also says that prescription drug affordability should be a top or high priority. When keeping in mind what is important to them, three-fourths of all members say developing quality regulations for long-term care services should be a top or high priority for AARP Missouri to work on. Maintaining affordable utility services and expanding Medicaid are the fourth and fifth most important issues AARP Missouri should work on according to members.

Top Legislative Issues for AARP Missouri
(N = 1,002)



Long-Term Care

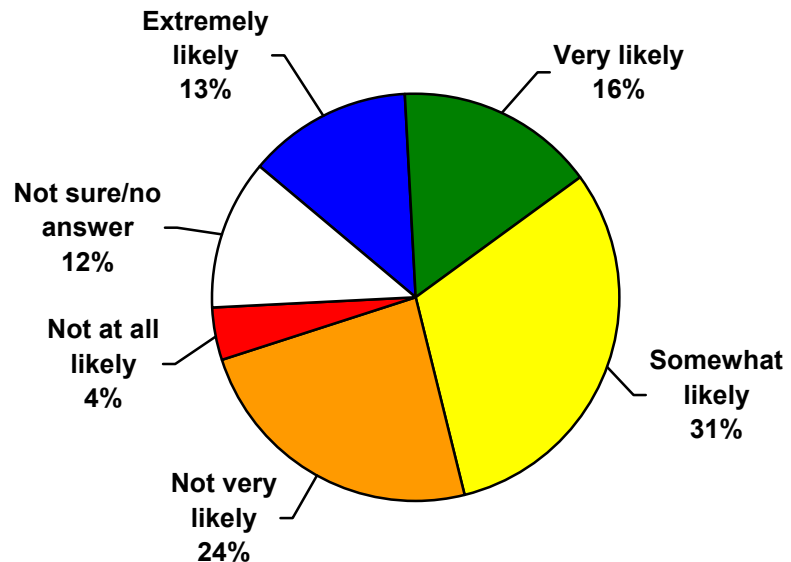
Three in ten Missouri members have used long-term care services within the last five years.

Long-term care (LTC) refers to care provided over an extended period of time at home, in a community setting, or in a nursing home. This type of care is available to people of all ages who are frail, ill, or have a disability and who need help with regular daily activities – such as getting dressed, bathing, preparing meals, or eating. Thirty-two percent of members say they or someone in their family have used long-term care services within the last five years.

About six in ten Missouri members say they or a family member are likely to need long-term care services in the next five years.

While more than three in ten members have used long-term care services for themselves or someone in their family within the last five years, six in ten members say it is at least somewhat likely that they or a family member may need long-term care services in the next five years. Nearly three in ten members say they or a family member are extremely or very likely to need long-term care services in the next five years, while another three in ten say they are somewhat likely.

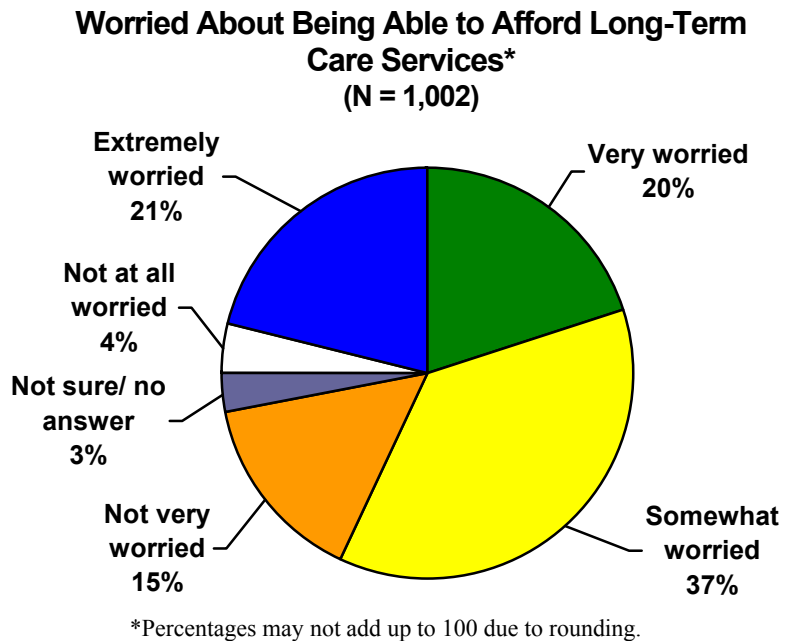
Likelihood of Needing Long-term Care Services in the Next Five Years*
(N = 1,002)



*Percentages may not add up to 100 due to rounding.

More than three-quarters of members are worried about being able to afford long-term care services for themselves or their family.

Three in four Missouri members say that they are extremely, very, or somewhat worried about being able to afford long-term care services for themselves or their family. Only four percent say they are not at all worried about affording long-term care.



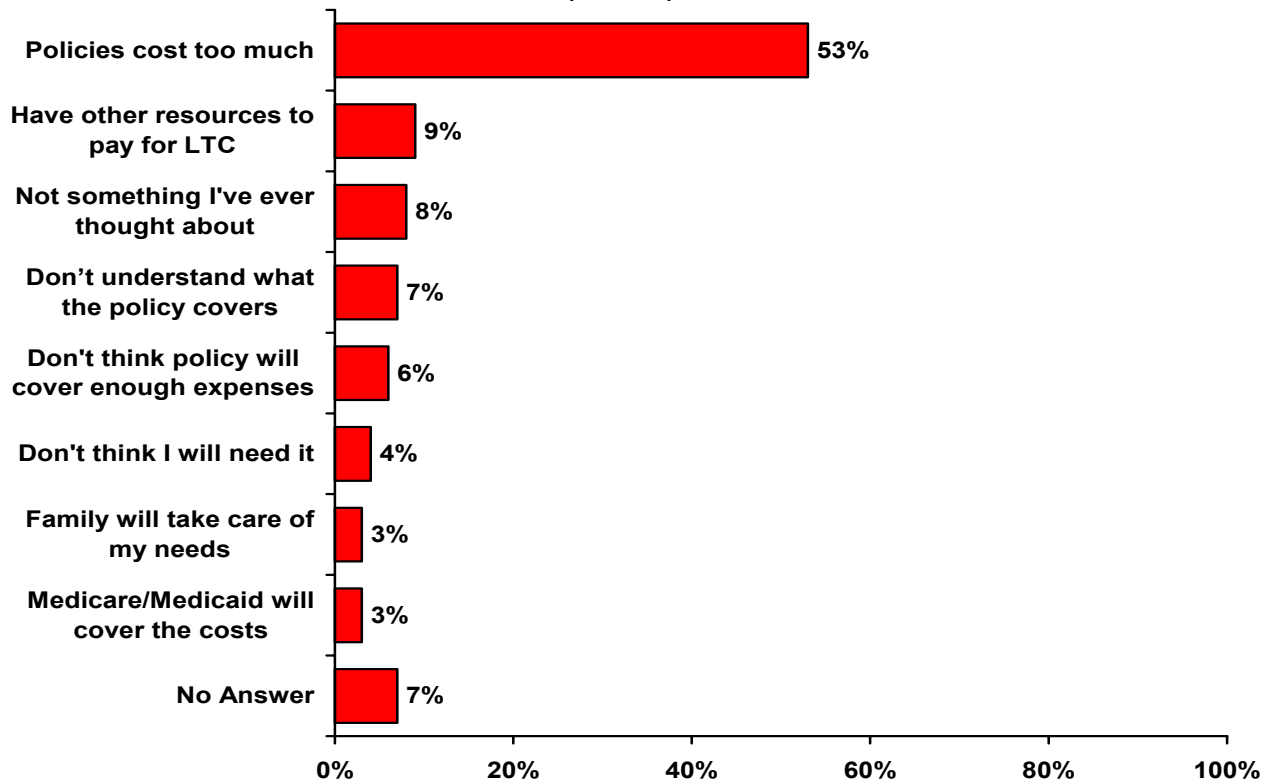
Most members do not own a private long-term care insurance policy.

While most members are worried about affording long-term care services, many currently do not own a private long-term care insurance policy and would not consider buying a long-term care policy. When asked if they currently own a private long-term care insurance policy, not Medicare or Medigap, only eighteen percent of members said “yes”. Of the 77 percent who do not currently own long-term care insurance, 53 percent say they would not consider buying such a policy.

Of those Missouri members who do not currently own a long-term care insurance policy, most say they would not consider buying long-term care insurance because it is too expensive.

When asked, “*Why would you not purchase long-term care insurance?*” the majority of members who do not have long-term care insurance and would not consider buying it, cite cost as the major reason. About one in seven members are skeptical or unsure about long-term care policies. Seven percent say they would not purchase a long-term care insurance policy because they don’t understand what the policy covers and six percent don’t think the policy will cover enough of the expenses. Surprisingly, three percent of members believe Medicare or Medicaid will pay for their long-term care needs in spite of reading earlier in the survey that Medicare and Medigap do not pay over a long period of time for nursing home, assisted living, or in-home care services for a long-term disability or medical illness.

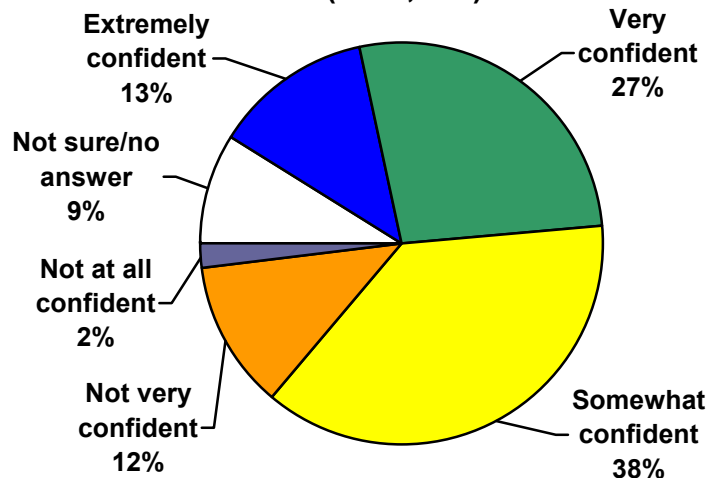
Reasons for Not Purchasing Long-Term Care Insurance
(n = 682)



One in seven say they are not very or not at all confident they would be able to find out about long-term care services in their community. Only four in ten Missouri members say they are somewhat confident.

One in seven Missouri members say that they are not very or not at all confident they can find out about long-term care services that are available in their community. Another four in ten (38%) members are only somewhat confident. Four in ten are extremely or very confident.

Confidence in Finding Long-Term Care Services That are Available in The Community*
(N = 1,002)



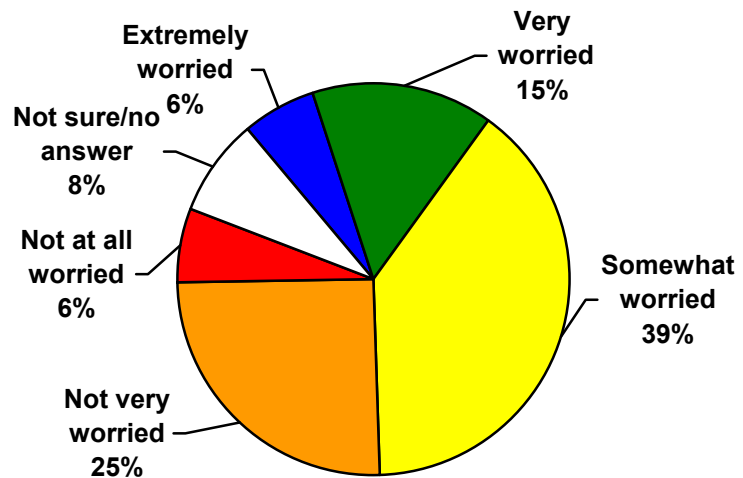
*Percentages may not add up to 100 due to rounding.

Most members say they would turn to a physician (49%) for information about long-term care services while four in ten say they would turn to a family or friend (40%). About three in ten say they would be most likely be able to find out about long-term care services from an Area Agency on Aging (33%) or AARP (31%). One in four say the Department of Health and Human Services (29%) or a hospital discharge planner (27%) would be their source for information about long-term care services if needed by themselves or family members. Only ten percent or less say they would look to a telephone book (10%), the internet (10%), a clergyman (6%) or a newspaper advertisement (3%) to find out about long-term care services.

Six in ten Missouri members are worried about not having enough choices among long-term care services for themselves and their family.

About one-fifth of Missouri members say they are extremely or very worried whether they will have sufficient choices regarding the type of long-term care services available for themselves or their family members. About four in ten say they are somewhat worried.

Worry About Not Having Enough Choices Regarding Types of Long-term Care Services*
(N = 1,002)

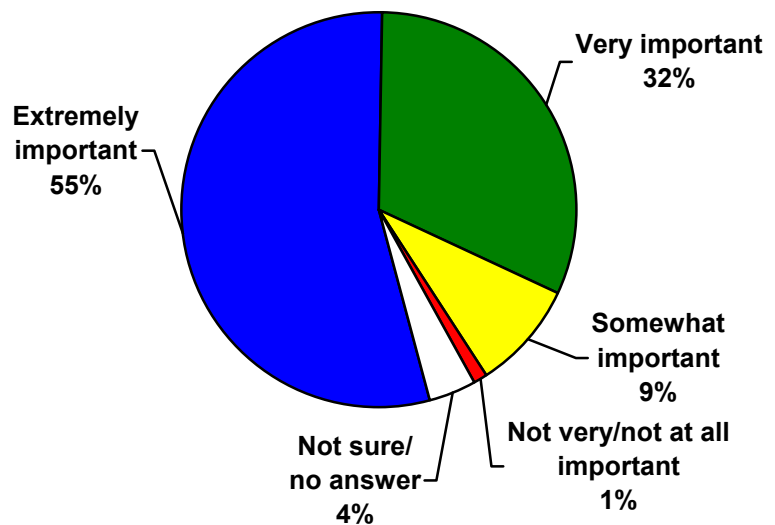


*Percentages may not add up to 100 due to rounding.

Nearly nine in ten of Missouri members say it would be very or extremely important to them to have services that would allow them or their family member to stay at home as long as possible.

Eighty-seven percent of Missouri members say if they or a family member needed long-term services, it would be extremely or very important to have services that would allow them to stay at home as long as possible. An additional nine percent say it is somewhat important to them. Only one percent say it would not be important to them to have services that allow them to receive care at home.

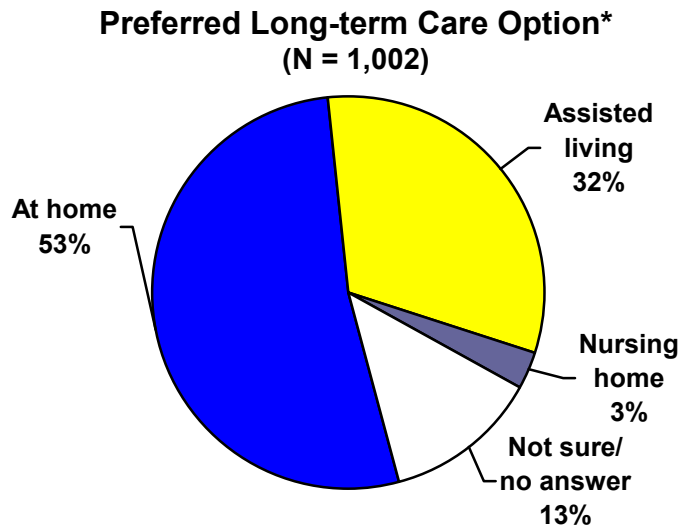
Importance of Staying at Home as Long as Possible*
(N = 1,002)



*Percentages may not add up to 100 due to rounding.

Over eight in ten of Missouri members would prefer to receive long-term care in their own homes or in home-like settings. Only three percent want to go to nursing homes.

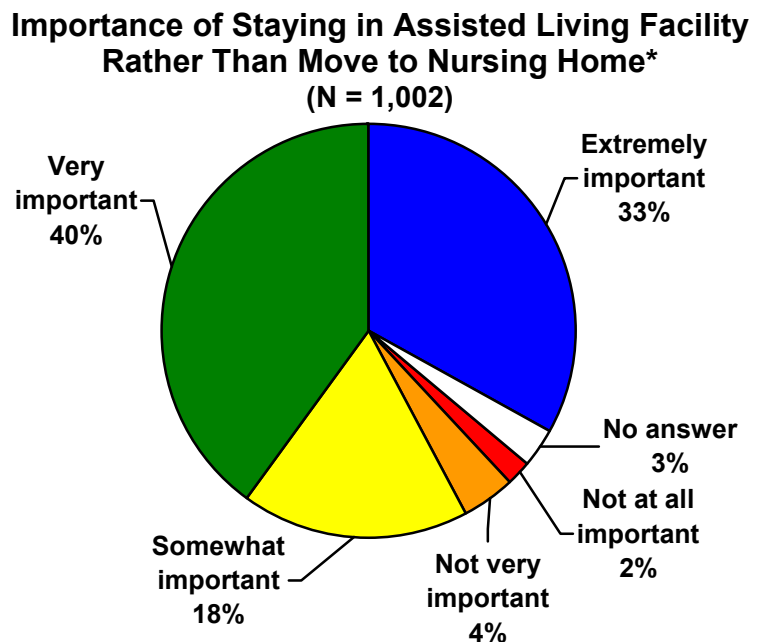
Eighty-five percent of Missouri members want to receive long-term care services in their own homes or in home-like settings such as assisted living facilities while very few want to go to a nursing home. Fifty-three percent would prefer to have in-home care from a nurse, personal care aide, or family or friends, and 32 percent would prefer to have care provided in an assisted living facility.



*Percentages may not add up to 100 due to rounding.

Nine in ten members say it would be important for them to stay in the same assisted living facility and get all the services they need instead of moving to a nursing home.

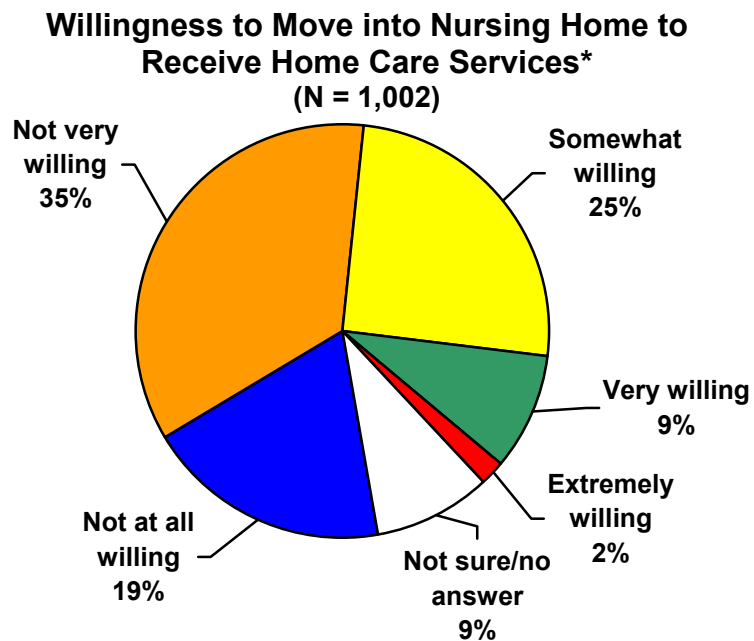
Most members would prefer to receive long-term care at home or in a community setting rather than a nursing home. The preference for non-nursing home care continues when members were asked if they were in an assisted living facility in Missouri and their need for services changed, how important would it be for them to stay in the same facility and get all the services they need instead of moving to a nursing home. Nearly three-quarters of members say it would be extremely or very important to them to stay in the same facility rather than move to a nursing home.



*Percentages may not add up to 100 due to rounding.

Half of all Missouri members say they are not willing to move into a nursing home to receive home care services, such as nurse’s care or transportation, even if these services were not available in their community.

Fifty-four percent of Missouri members say if they needed home care services in the future- like home delivered meals, housecleaning, nurse’s care, or transportation- and these types of services were not available in their community they would not be willing to move into a nursing home to receive these services. Very few say they would be extremely or very willing to move into a nursing home to receive these services.



*Percentages may not add up to 100 due to rounding.

More than half of Missouri members can distinguish between assisted living facilities and nursing homes. Members are less certain about the difference between assisted living facilities and residential care facilities.

An assisted living facility is an establishment that provides an intermediate level of long-term care for senior citizens that bridges the gap between nursing homes and independent living. Typically, assisted living facilities offer help with activities of daily living such as eating, bathing, dressing, laundry, housekeeping, and assistance with medications.² Nursing homes, by contrast, traditionally provide more intensive assistance, skilled nursing care and rehabilitation services to people with illnesses, injuries or functional disabilities.³

While more than half (59%) of all Missouri members know that an assisted living facility and a nursing home are not the same, one in four (25%) incorrectly believes that an assisted living facility and a nursing home are the same. Member knowledge is mixed when distinguishing assisted living facilities from residential care facilities. Thirty-nine percent of members strongly (7%) or somewhat (32%) agree with the statement that assisted living facilities and residential care facilities are the same. However, twenty-nine percent strongly (10%) or somewhat (19%) disagree with the statement and an additional twenty-nine percent neither agree nor disagree with that statement.

² Retrieved January 5, 2006 from <http://www.assistedlivinginfo.com/alserve.html>

³ Retrieved January 5, 2006 from <http://www.nursinghomeinfo.com/nhserve.html>

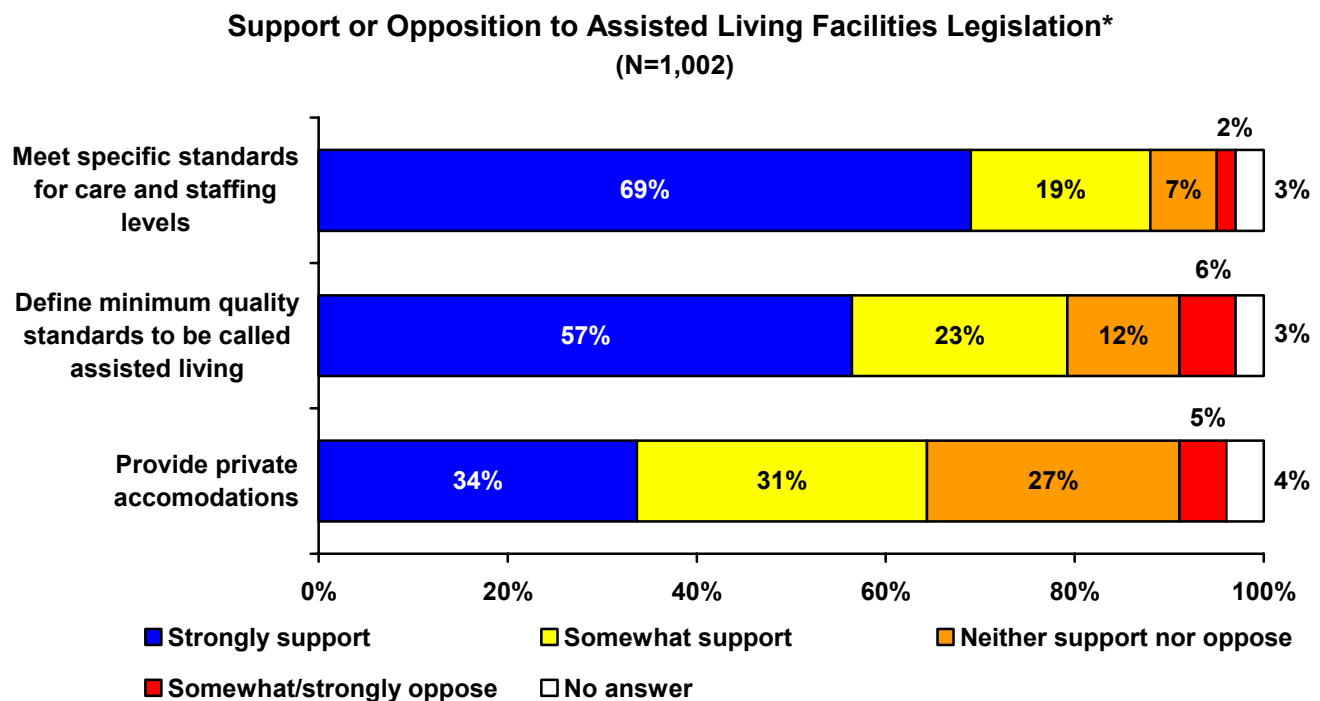
Members support legislation that would require standards of quality and care for assisted living facilities.

There has been a rapid growth of facilities that call themselves an assisted living facility in Missouri over the last few years. The federal government does not regulate assisted living facilities. In Missouri, assisted living facilities are regulated like personal care homes. There are no laws in Missouri that define what an assisted living facility should be. Members were asked whether they support or oppose legislation for three issues related to assisted living facilities.

Members overwhelmingly support legislation that would require assisted living facilities that advertise that they provide a special care environment for persons with Alzheimer’s disease or other dementia to meet a specific set of standards for care and staffing levels. Eighty-eight percent of members say they strongly or somewhat support such legislation.

When members were asked how strongly they support or oppose legislation defining minimum quality standards for a facility to call itself “assisted living,” 80 percent of members strongly support or somewhat support such legislation. Only six percent say they oppose.

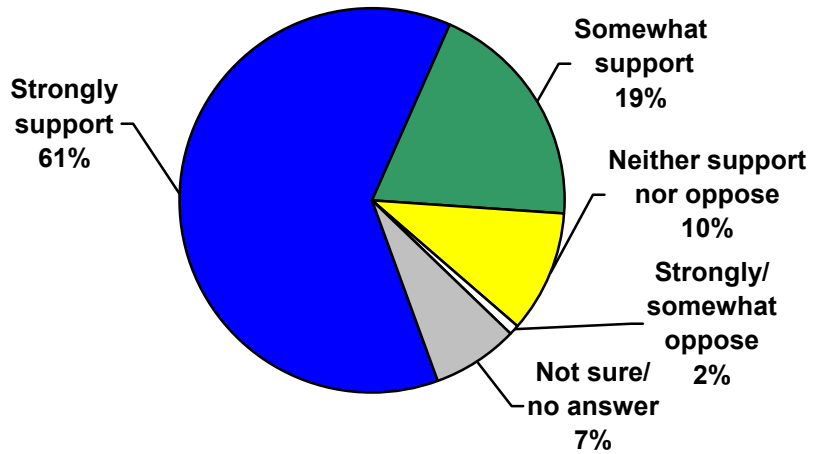
Over three in five members support legislation that requires assisted living facilities in Missouri to provide private accommodations.



Eight in ten Missouri members support AARP Missouri advocating to increase funding for long-term care services that help people stay in their homes or communities.

Currently, Missouri spends most of its Medicaid long-term care funds on nursing homes rather than on long-term care services that allow people to stay in their own homes and communities. Six in ten Missouri members strongly support AARP Missouri advocating to increase long-term care services that help people stay in their own homes or communities.

Support for AARP Missouri Advocating to Increase LTC Funds for Home and Community Based Care*
(N = 1,002)



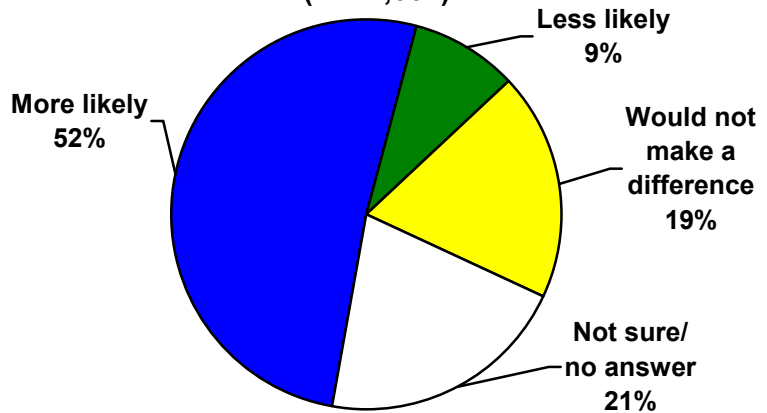
*Percentages may not add up to 100 due to rounding.

Of those who say they support AARP Missouri’s long-term care advocacy, half say they would continue to support AARP Missouri advocating to expand funding for long-term care services even if it meant reducing funding for nursing homes.

More than half of Missouri members say they would be more likely to vote for a candidate who supports shifting funds from nursing homes to long-term care services that help people stay in their own homes and communities.

Over half of Missouri members say they would be more likely to vote for a candidate for state office who supports allowing people to stay in their own homes and communities longer by shifting funds from nursing homes to long-term care services. Only nine percent say they would be less likely to vote for a candidate who supports this action.

Likelihood of Voting for a Candidate Who Supports Shifting Long-Term Care Funds from Nursing Homes to Home and Community-Based Care*
(N = 1,002)



*Percentages may not add up to 100 due to rounding.

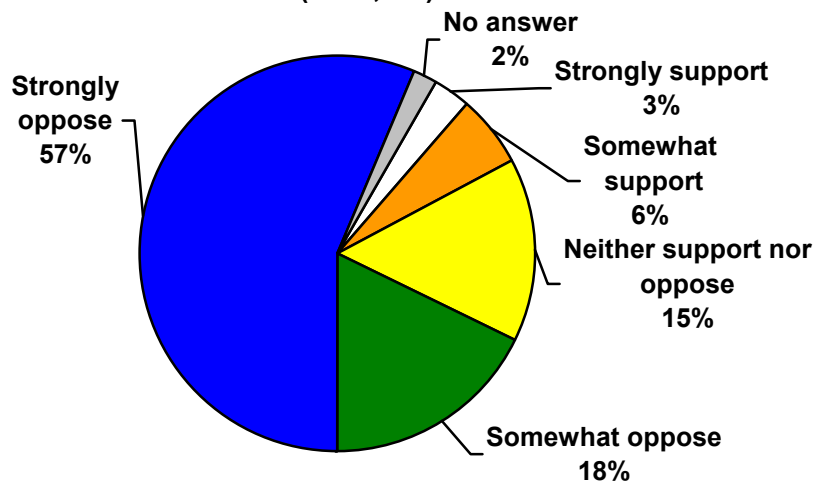
Medicaid

Three in four members oppose more cuts to Medicaid as a way to balance the state's budget.

The Medicaid program covers health care, including long-term care, for older adults, children, and disabled persons, whose income and assets are too low to afford the cost of care on their own. Medicaid is jointly funded by the state and federal government.

When members were asked how strongly they support or oppose more cuts following those made in 2005 to Missouri's Medicaid health and long-term care services as a way to balance the state's budget, seventy-five percent of members say they strongly or somewhat oppose more cuts. Less than one in ten members strongly or somewhat support more cuts in the state's Medicaid budget.

Support or Opposition to More Cuts to Missouri's Medicaid Budget*
(N = 1,002)



*Percentages may not add up to 100 due to rounding.

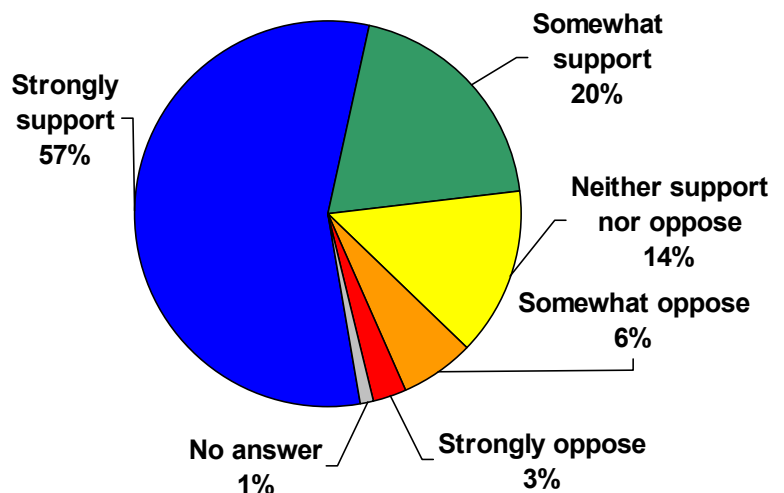
Three in four members support returning to rules that give Missouri Medicaid recipients automatic access to needed medical equipment.

Members were presented with two pieces of information about Medicaid cuts in Missouri. The following is the first set of information members read.

In 2005 Missouri made significant cuts to the Medicaid program in order to balance the state budget. About 100,000 aged and disabled persons who cannot afford health care lost their health care coverage. About 340,000 aged and disabled persons lost their automatic access to various kinds of medical equipment such as canes, crutches, walkers, wheelchair batteries, and breathing machines. Now people can only gain access to this equipment by getting their doctor to file an "appeal" to the state government.

Members were then asked whether or not they support or oppose returning to the previous rules that give Missouri Medicaid recipients automatic access to needed medical equipment. More than three in four strongly or somewhat support this change in the rules. Fewer than one in ten strongly or somewhat oppose this change. One in seven neither support nor oppose.

Support or Opposition to Returning to Rules That Give Missouri Medicaid Recipients Automatic Access to Needed Medical Equipment*
(N = 1,002)



*Percentages may not add up to 100 due to rounding.

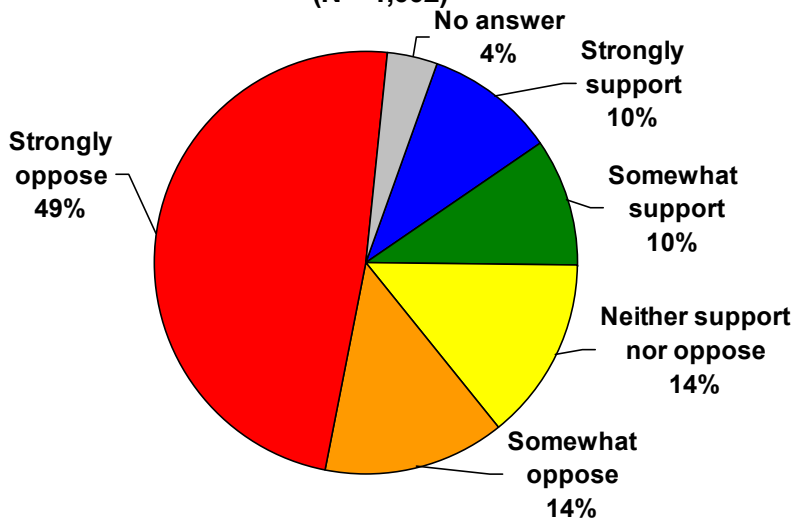
About seven in ten members oppose changing the Medicaid look back period from three to five years.

Following the information about Missouri Medicaid recipients, members were also provided the following statements about Medicaid coverage.

To qualify for Medicaid coverage of long-term care, such as being in a nursing home, an individual cannot have given money to anyone, including a child, grandchild, church or other religious organization, or charity in the three years prior to applying. If someone has given money to a charitable organization or to a relative for things like a grandchild's education within three years prior to applying for Medicaid, they can be denied coverage up to the amount of money given. There is currently a proposal to change this "look back" period to five years in order to save the government money.⁴

Members were then asked how strongly they support or oppose changing the law so that the state can deny care to someone that gives money to anyone in the five years before applying for Medicaid. Most members do not support an increase in the "look back" period from 3 to 5 years. About seven in ten strongly or somewhat oppose this change in the law. Only one in five strongly or somewhat supports this change. One in seven neither support nor oppose.

Support of Opposition to Changing the "Look Back" Period from Three to Five Years*
(N = 1,002)



*Percentages may not add up to 100 due to rounding.

⁴ As of January 2005, Missouri state law imposes a three year "look back" period for Medicaid coverage; however, pending changes in federal law brought about by the Deficit Reduction Act of 2005 may change the state law.

Conclusions

Member opinion from this survey can offer valuable guidance to AARP Missouri as it develops advocacy priorities for the year. Many Missouri members believe Social Security, affordable prescription drugs, and developing quality regulations for long-term care services should be the top three priorities for AARP Missouri. Long-term care regulations are important to members because many indicate that they will need some type of long-term care for themselves or their family members within the next five years.

Missouri members are worried about being able to afford long-term care services for themselves or their family members. Seventy-seven percent of members do not have a private long-term care insurance policy. In addition to affording long-term care, members are worried about whether or not they will have sufficient choices regarding the types of long-term care services available to meet their needs. Members want to be able to stay in their own homes and communities as they age and have long-term care, if needed, provided by a paid professional or family and friends. In fact only three percent would choose to go to nursing homes.

Members strongly support legislation that would require standards of quality and care for assisted living facilities. Also, the desire for choice among long-term care services would likely influence members' voting behavior. Over half of Missouri members say they would be more likely to vote for a candidate who supports shifting funds from nursing homes to long-term care services that help people stay in their own homes and communities.

Adequate funding for long-term care services and health care in general is important to members. In 2005, Missouri made significant cuts to the Medicaid program in order to balance the state budget. Members oppose legislation that would detrimentally impact older, lower-income Medicaid recipients, such as extending the "look back" period from three to five years and support rules that would allow Medicaid recipients automatic access to needed medical equipment. Additionally, three in four members oppose more cuts to Medicaid as a way to balance the state's budget.

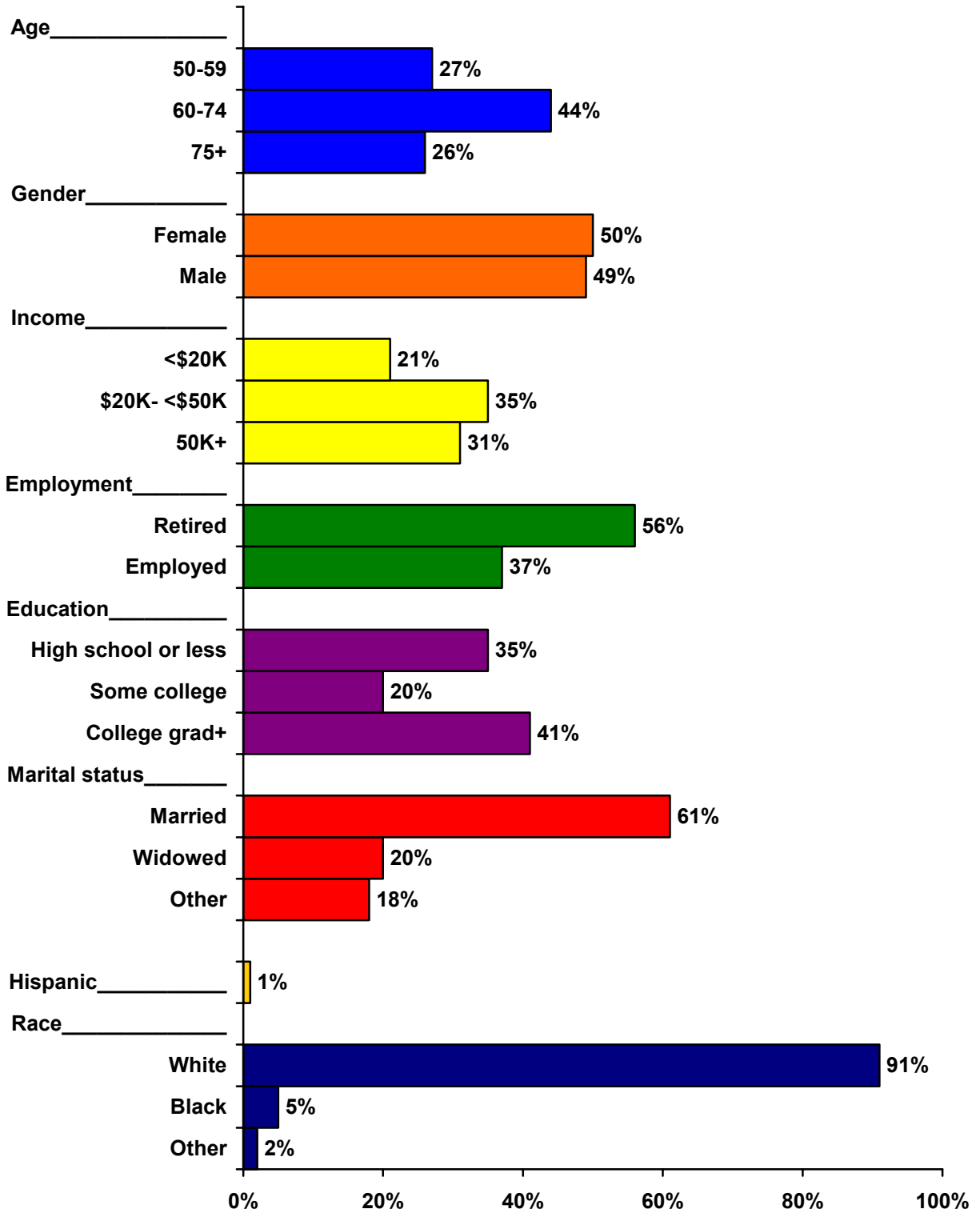
Given members' strong desire to stay independent as they age, AARP Missouri should work towards ensuring that the state of Missouri develops quality regulations for all types of long-term care facilities and does not incorporate changes to Medicaid that could negatively impact members.

Methodology

AARP conducted the *AARP 2005 Missouri Member Survey* from September 22 through October 20, 2005. A random sample of 2,000 AARP members in Missouri, proportionally stratified by three age segments, 50 to 59, 60 to 74, and 75+, was selected from AARP's membership database. Each sampled member was contacted about the survey in four ways: a pre-notification postcard, the survey itself, a reminder postcard, and a second survey.

Fifty percent of the sampled Missouri members returned surveys by the cut-off date, providing 1,004 useable surveys for analysis. Thus, the survey has a sampling error of plus or minus 3.2 percent. Survey responses were weighted to reflect the distribution of the age segments in the member population of Missouri. Due to rounding of the weights, the final number of cases for the weighted dataset is 1,002. As of December 2005, the number of AARP members in Missouri was 756,943.

Demographic Characteristics (N = 1,002)



Annotated Questionnaire

2005 AARP Missouri Member Survey

(AARP Members Weighted n = 1,002; Response Rate = 50% Sampling Error = 3.2± %) (Percentages may not add to 100% due to rounding or multiple response.)

State Legislative Issues

1. To be effective, AARP Missouri wants to work on the most important issues facing Missouri AARP members. Keeping in mind what is most important to you, how much of a priority should it be for AARP to work on the following legislative issues in Missouri?

	Top Priority ▼	High Priority ▼	Medium Priority ▼	Low Priority ▼	Not a Priority ▼	No Answer ▼
a. Expanding access to home and community based long-term care services.....	24%	41%	24%	5%	2%	4%
b. Ensuring that Social Security continues to provide a guaranteed base for retirement income.....	74%	16%	4%	2%	1%	3%
c. Expanding Medicaid, the government program that provides health and long-term care for low income people.....	32%	30%	32%	8%	5%	5%
d. Maintaining the affordability of utility services.....	37%	36%	18%	3%	1%	6%
e. Expanding services for older, low-income state residents.....	29%	34%	22%	7%	3%	5%
f. Making prescription drugs more affordable.....	64%	25%	6%	1%	1%	4%
g. Developing quality regulations for long-term care services.....	37%	38%	17%	3%	2%	3%

Long-term Care

Long-term care refers to care provided over an extended period of time at home, in a community setting, or in a nursing home. This type of care is available to people of all ages who are frail, ill, or have a disability and who need help with regular daily activities – such as getting dressed, bathing, preparing meals, or eating. **Home and community-based services** refer to long-term care support and services received by people in their homes or in other home-like settings.

2. Have you or anyone in your family -- such as grandparents, parents, children, or a sister or brother -- used long-term care services within the last five years?

	<u>%</u>
Yes	32
No	65
Not sure	1
No Answer	2

3. How likely is it that you or a family member may need long-term care services in the next five years?

	<u>%</u>
Extremely likely	13
Very likely	16
Somewhat likely	31
Not very likely	24
Not at all likely	4
Not sure	10
No Answer	2

4. How confident are you that you would be able to find out about long-term care services that are available in your community?

	<u>%</u>
Extremely confident	13
Very confident	27
Somewhat confident	38
Not very confident	12
Not at all confident	2
Not sure	7
No Answer	2

5. If you or a family member needed long-term care services, where would you be *most* likely to find out about these services? *Please check your top three choices only.*

	<u>%</u>		<u>%</u>
Family/friend	40	Clergy	6
Newspaper advertisement	3	Hospital Discharge Planner	27
Area Agency on Aging	33	Internet	10
AARP	31	Senior Centers	15
Health & Human Services	29	Other: _____	4
Telephone book	10	Not sure	3
Physician	49	No Answer	3

6. How worried are you about having enough choices regarding the type of long-term care services available for you or your family?

	<u>%</u>
Extremely worried	6
Very worried	15
Somewhat worried	39
Not very worried	25
Not at all worried	6
Not sure	5
No Answer	3

7. If you or a family member needed long-term care services, how would you prefer to receive those services? (Please check only ONE)

	<u>%</u>
Have family and friends provide all the care at home	11
Be able to pay a nurse or a personal care aide to provide care at home	42
Have care provided in a home-like setting such as an assisted living or a care home where housing, food, and personal help with bathing, dressing, and other activities are provided to those who need them	32
Have care provided in a nursing home	3
Not sure	9
No Answer	4

8. If you or a family member needed long-term care services, how important would it be to you to have services that would allow you or your family member to stay at home as long as possible?

	<u>%</u>
Extremely important	55
Very important	32
Somewhat important	9
Not very important	1
Not at all important	<1
Not sure	1
No Answer	3

9. If you needed home care services in the future – like home delivered meals, housecleaning, nurse’s care, or transportation – and these types of services were not available in your community, how willing would you be to move into a nursing home to receive these services?

	<u>%</u>
Extremely willing	2
Very willing	9
Somewhat willing	25
Not very willing	35
Not at all willing	19
Not sure	6
No Answer	3

10. How strongly do you support or oppose AARP Missouri advocating to increase funding for long-term care services that help people stay in their own homes or communities?

	<u>%</u>
Strongly support	61
Somewhat support	19
Neither support nor oppose (Go to question 12)	10
Somewhat oppose (Go to question 12)	1
Strongly oppose (Go to question 12)	1
Not sure (Go to question 12)	3
No Answer	4

11. Would you still support AARP Missouri advocating to expand funding for long-term care services that help people stay in their own homes and communities even it meant reducing funding for nursing homes? (n=807)

	<u>%</u>
Yes	51
No	16
Not sure	33
No Answer	1

12. How likely would you be to vote for a candidate for state office in Missouri who supports shifting funds from nursing homes to long-term care services that help people to stay in their own homes and communities longer. Would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make any difference?

	<u>%</u>
More likely	52
Would not make a difference	19
Less likely	9
Not sure	18
No Answer	3

Long-Term Care Insurance

13. How worried are you about being able to afford long-term care services for you or your family?

	<u>%</u>
Extremely worried	21
Very worried	20
Somewhat worried	37
Not very worried	15
Not at all worried	4
Not sure	2
No Answer	1

14. Do you currently own a private long-term care insurance policy (not Medicare or Medigap) which would pay for nursing home care, assisted living, or in-home care? (Medicare and Medigap do not pay over a long period of time for nursing home, assisted living, or in-home care services for a long-term disability or medical illness.

	<u>%</u>
Yes (Go to question 17)	18
No	77
Not sure	3
No Answer	1

15. Would you consider buying a long-term care insurance policy? (Just for your information, the average yearly premium cost in 2002 for a comprehensive long-term care insurance plan for a person 50 years old was about \$1,134 per year and for a person 65 years old was \$2,346 per year.) (n=807)

	<u>%</u>
Yes (Go to question 17)	12
No	53
Not sure	32
No Answer	3

**16. Why would you not purchase long-term care insurance? (n=682)
(Please check only ONE)**

	<u>%</u>
You have other resources to pay for long-term care	9
You do not think current long-term care insurance policies cover enough of the expenses	6
Your family will take care of your long-term care needs	3
Medicare will cover your long-term care costs	2
Long-term care insurance policies cost too much	53
Medicaid will cover your long-term care costs	1
It is not something you have ever thought about	8
You don't think you will need long-term care	4
You don't really understand what the insurance policy covers	7
No Answer	7

Medicaid

The Medicaid program covers health care, including long-term care, for older adults, children, and disabled persons, whose income and assets are too low to afford the cost of care on their own. Medicaid is jointly funded by the state and federal government.

17. In 2005 Missouri made significant cuts to the Medicaid program in order to balance the state budget. About 100,000 aged and disabled persons who cannot afford health care lost their health care coverage. About 340,000 aged and disabled persons lost their automatic access to various kinds of medical equipment such as canes, crutches, walkers, wheelchair batteries, and breathing machines. Now people can only gain access to this equipment by getting their doctor to file an "appeal" to the state government.

How strongly do you support or oppose returning to the previous rules that give Missouri's Medicaid recipients automatic access to needed medical equipment?

	<u>%</u>
Strongly support	57
Somewhat support	20
Neither support nor oppose	14
Somewhat oppose	6
Strongly oppose	3
No Answer	1

18. How strongly do you support or oppose more cuts to Medicaid's health and long-term care services as a way to balance the state's budget?

	<u>%</u>
Strongly support more cuts	3
Somewhat support more cuts	6
Neither support nor oppose more cuts	15
Somewhat oppose more cuts	18
Strongly oppose more cuts	57
No Answer	2

19. To qualify for Medicaid coverage of long-term care, such as being in a nursing home, an individual cannot have given money to anyone, including a child, grandchild, church or other religious organization, or charity in the three years prior to applying. If someone has given money to a charitable organization or to a relative for things like a grandchild's education within three years prior to applying for Medicaid, they can be denied coverage up to the amount of money given. There is currently a proposal to change this "look back" period to five years in order to save the government money.

How strongly do you support or oppose changing the law so that the state can deny care to someone that gives money to anyone in the five years before applying for Medicaid?

	<u>%</u>
Strongly support	10
Somewhat support	10
Neither support nor oppose	14
Somewhat oppose	14
Strongly oppose	49
No Answer	4

Assisted Living

20. How strongly do you agree or disagree with the following statement: “In my opinion, an assisted living facility is just the same as a nursing home.”

	<u>%</u>
Strongly agree	5
Somewhat agree	20
Neither agree nor disagree	15
Somewhat disagree	30
Strongly disagree	29
No Answer	3

21. How strongly do you agree or disagree with the following statement: “In my opinion, an assisted living facility is just the same as a residential care facility.”

	<u>%</u>
Strongly agree	7
Somewhat agree	32
Neither agree nor disagree	29
Somewhat disagree	19
Strongly disagree	10
No Answer	3

22. There has been a rapid growth of facilities that call themselves an “assisted living facility” in Missouri over the last few years. The federal government does not regulate assisted living facilities. In Missouri, assisted living facilities are regulated like personal care homes. There are no laws in Missouri that define what an assisted living facility should be.

How strongly do you support or oppose legislation in Missouri to define minimum quality standards for a facility to call itself assisted living?

	<u>%</u>
Strongly support	57
Somewhat support	23
Neither support nor oppose	12
Somewhat oppose	3
Strongly oppose	3
No Answer	3

23. How strongly do you support or oppose legislation in Missouri that requires all assisted living facilities in the state to provide private accommodations?

	<u>%</u>
Strongly support	34
Somewhat support	31
Neither support nor oppose	27
Somewhat oppose	4
Strongly oppose	1
No Answer	4

24. If you were in an assisted living facility in Missouri and your need for services changed, how important would it be for you to stay in the same facility and get all the services you needed instead of moving to a nursing home?

	<u>%</u>
Extremely important	33
Very important	40
Somewhat important	18
Not very important	4
Not at all important	2
No Answer	3

25. How strongly do you support or oppose legislation in Missouri to require assisted living facilities that advertise that they provide a special care environment for persons with Alzheimer's disease or other dementia to meet a specific set of standards for care and staffing levels?

	<u>%</u>
Strongly support	69
Somewhat support	19
Neither support nor oppose	7
Somewhat oppose	1
Strongly oppose	1
No Answer	3

About You

D1. In the last 12 months, have you accessed the Internet from your home or work or from some other source such as your local library?

	<u>%</u>
Yes	57
No	41
No Answer	2

D2. Are you male or female?

	<u>%</u>
Male	49
Female	50
No Answer	2

D3. What is your age as of your last birthday? _____ (in years)

	<u>%</u>
50-59	27
60-74	44
75+	26
No Answer	3

D4. What is your current marital status?

	<u>%</u>
Married	61
Not married, living with partner	2
Separated	1
Divorced	12
Widowed	20
Never married	3
No Answer	2

D5. Thinking about your state elections for Missouri Governor and Legislators in the last ten years, how often would you say you vote?

	<u>%</u>
Always	68
Most of the time	20
About half of the time	4
Seldom	4
Never	3
No Answer	2

D6. What is the highest level of education that you completed?

	<u>%</u>
0-12 th grade (no diploma)	9
High school graduate (or equivalent)	26
Post-high school education (no degree)	20
2-year college degree	8
4-year college degree	11
Post-graduate study (no degree)	6
Graduate or professional degree(s)	16
No Answer	4

D7. Which of the following best describes your current employment status?

	<u>%</u>
Self-employed, part-time	4
Self-employed, full-time	5
Employed, part-time	9
Employed, full-time	19
Retired, not working at all	56
Not in labor force for other reasons	4
Unemployed but looking for work	1
No Answer	3

D8. Are you of Hispanic, Spanish, or Latino origin or descent?

	<u>%</u>
Yes	1
No	95
Not sure	1
No Answer	4

D9. What is your race?

	<u>%</u>
White or Caucasian	91
Black or African American	5
American Indian or Alaska Native	<1
Asian	<1
Native Hawaiian or other Pacific Islander	0
Other	1
No Answer	2

D10. What is your 5-digit zip code? (WRITE IN YOUR ZIP CODE.) _ _ _ _ _

D11. What was your annual household income before taxes in 2004?

	<u>%</u>
Less than \$10,000	5
\$10,000 to less than \$20,000	16
\$20,000 to less than \$35,000	19
\$35,000 to less than \$50,000	16
\$50,000 to less than \$60,000	10
\$60,000 to less than \$75,000	7
\$75,000 or more	14
Not sure	5
No Answer	8

Thank you for completing this survey. Please use the postage-paid envelope and return it to State Member Research, AARP, 601 E Street, NW, Washington, DC 20049, by **October 20, 2005**.

AARP
Knowledge Management
For more information please contact Joanne Binette
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