

# ACROSS THE STATES

## PROFILES OF LONG-TERM CARE: KENTUCKY



by Mary Jo Gibson  
Steven R. Gregory  
Ari N. Houser  
Wendy Fox-Grage

# Introduction

This short state-specific report has been created from the much larger book, *Across the States: Profiles of Long-Term Care 2004*, to facilitate easier access to and distribution of a single state's information on key long-term care issues; national comparisons and state rankings are also provided. To put this information in a broader context, readers also will want to refer to the Overview section of the larger book, a look at key long-term care issues across all of the states.

The state-specific reports excerpt the four-page profile of each state that forms the heart of the larger book. Nine topic areas are covered within these four pages: Demographics; Need for Long-Term Care; Home and Community-Based Services; Home and Community-Based Resources; Nursing Facility Services; Nursing Facility Resources; Long-Term Care Expenditures and Financing; and Trends. In addition, the Long-Term Care Maps section from the larger book, which shows regional patterns for ten indicators, is included in the state-specific reports.

*Across the States: Profiles of Long-Term Care 2004*, the larger book from which this information is derived, is a compilation of key long-term care characteristics for each state and the District of Columbia. Published biennially for over a decade, the *Across the States* series was developed by the AARP Public Policy Institute to help guide policy discussions among public and private sector leaders in long-term care throughout the United States. It offers a snapshot of each state's long-term care landscape by providing comparable state-level and national data for 85 indicators that are otherwise difficult to find in a single source. The 6<sup>th</sup> edition of *Across the States* presents the most up-to-date data available at the time of production.

Each state's ranking relative to other states for all indicators is included in each state report. The State Data and Rankings section of the larger book organizes the state data by indicator, so readers can see where all states rank on a specific indicator. Please note that ranking highest does not necessarily imply "doing the best" (e.g., the highest poverty rate), and that not all states are ranked for all indicators due to missing data. In addition, some indicators are not well-suited to being ranked, and caution should be exercised when making comparisons across states.

While a list of sources for the data presented in the four-page profile is included in this version, readers should refer to the Data Documentation section of the larger book for complete information specific to each indicator. That section identifies the original source of data for each indicator, provides a detailed explanation of each indicator, and describes any caveats or limitations that apply to the data. If greater detail is desired, this information is typically available from the source data.

Questions about the state-specific version of *Across the States 2004* or the larger book can be addressed to the AARP Public Policy Institute, Independent Living/Long-Term Care Team, at 202-434-3860. Visit [www.aarp.org/ppi](http://www.aarp.org/ppi) for electronic versions of these publications.

## DEMOGRAPHICS

### Distribution of Population by Age, 2002 & 2020 (Projected)

		50-64	65-74	75-84	85+	Total 65+	Total Population
2002 (%)	State	16.4	6.7	4.3	1.5	12.4	4,111,115
	US	15.6	6.4	4.4	1.6	12.3	289,642,688
2020 (%)	State	18.5	9.1	4.5	1.8	15.4	4,901,349
	US	18.0	9.0	4.5	2.0	15.5	365,963,239
% Change in Population #	State	34.1	63.3	24.2	46.7	47.9	19.2
	US	45.8	78.5	28.8	60.0	58.4	26.3

Population Characteristics	State	Rank	US
Minority/Ethnic Population Age 65+ (%), 2002	6.3	37	17.6
Rural Population Age 65+ (%), 2000	41.9	10	21.7
Bachelor Level Education or Higher Age 65+ (%), 2002	11.4	47	16.7
Household Income Age 65+ (median), 2002	\$20,865	49	\$26,322
Poverty Status Age 65+ (%), 2002			
At/Below Poverty (%)	14.2	6	9.7
101-200% of Poverty (%)	30.1	2	23.8

## NEED FOR LONG-TERM CARE

Need for Long-Term Care	State	Rank	US
Men per 100 Women Age 85+ (#), 2002	51.1	19	47.9
Women Age 80+ At/Below Poverty Level (%), 2002	21.4	7	15.1
Persons Age 85+ Living Alone (%), 2002	52.6	25	50.2
Persons Age 65+ with Activity Limitations (%), 2002			
Self-Care Limitations (%)	11.8	7	9.2
Mobility Limitations (%)	23.5	3	18.4
Self-Care or Mobility Limitations (%)	25.6	4	20.1
Sensory Limitations (%)	22.3	4	16.6
Cognitive/Mental Limitations (%)	15.3	3	10.8

Note: The highest data value within each ranking is indicated by a "1."

\*The percent change calculation is based on the total number in each age group. For example, the U.S. population age 50-64 was 45,184,259 in 2002 (15.6% of 289,642,688), and was projected to be 65,873,383 in 2020 (18% of 365,963,239). Among persons age 50-64, these population numbers represent a 45.8% increase from 2002 to 2020. See data documentation for an explanation of how rounding affects the calculations.

## HOME & COMMUNITY-BASED SERVICES

<b>Livable Communities</b>	<b>State</b>	<b>Rank</b>	<b>US</b>
Homeownership Rate Age 65+ (%), 2002	81.6	21	78.6
Homeowners Age 65+ Paying 30%+ of Income for Housing (%), 2002	19.6	35	22.7
Renters Age 65+ Paying 30%+ of Income for Housing (%), 2002	56.1	30	60.3
Householders Age 65+ in Housing Built before 1960 (%), 2003	37.3	28	41.2
Persons Age 75+ without Driver's License (%), 2000	39.1	7	31.7
Persons Age 70+ without a Vehicle in Household (%), 2002	15.6	11	14.2
Grandparents Age 65+ Raising Grandchildren (% of Age 65+), 2002	2.7	39	4.6

<b>Use of Home and Community-Based Services (HCBS)</b>	<b>State</b>	<b>Rank</b>	<b>US</b>
Medicare Beneficiaries Receiving Home Health Services (%), 2002	7.5	14	6.3
Medicare Home Health Visits per User (average #), 2002	36	10	30
Medicaid Beneficiaries Receiving Services in Residential Care Setting (%), 2002	NA	NA	0.2
Medicaid Home and Community-Based Services Participants per 1000 population, 2001	9.6	12	7.4
Home Health Participants per 1000 population	5.6	8	2.6
Personal Care Participants per 1000 population	NA	NA	1.9
HCBS Waiver Participants per 1000 population	4.0	18	2.9
Aged/Disabled Waiver Participants per 1000 population	3.6	8	1.8
Medicaid Beneficiaries: Persons in Aged/Disabled Waiver Programs as % of Persons in Nursing Homes, 2001	86.2	11	49.5

## HOME & COMMUNITY-BASED RESOURCES

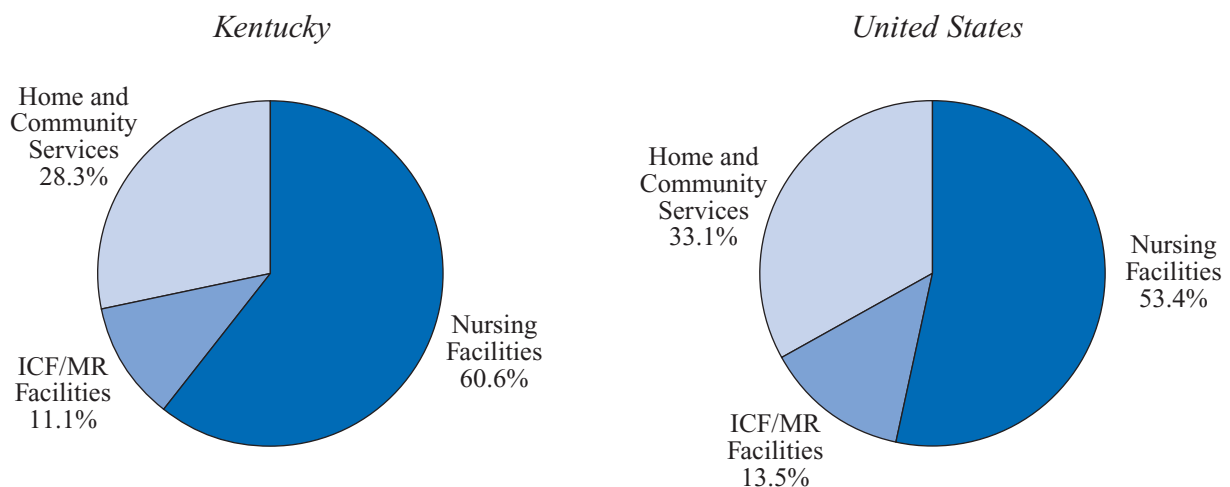
<b>Home and Community-Based Resources Available</b>	<b>State</b>	<b>Rank</b>	<b>US</b>
Medicare-Certified Home Health Agencies per 1,000 Age 65+, 2003	0.21	23	0.20
Adult Day Facilities per 1000 Age 65+, 2001-2002	0.23	4	0.10
Residential Care Beds per 1,000 Age 65+, 2002	15	36	26
Personal & Home Care Aides per 1,000 Age 65+, 2003	5	41	14
Hourly Wage (median), 2003	\$7.59	40	\$7.91
Home Health Aides per 1,000 Age 65+, 2003	9	45	16
Hourly Wage (median), 2003	\$8.58	30	\$8.77

Note: The highest data value within each ranking is indicated by a "1."

## NURSING FACILITY SERVICES

Use and Quality of Nursing Facility Services	State	Rank	US
Total Nursing Facility (N.F.) Residents (#), 2003	22,814	24	1,451,672
Nursing Facility Residents (% of Age 65+)	4.5	23	4.0
N.F. Residents with Medicaid as Primary Payer (%), 2003	72.0	10	66.3
N.F. Residents with Medicare as Primary Payer (%), 2003	12.2	18	11.3
N.F. Residents with “Other” as Primary Payer (%), 2003	15.8	42	22.4
Select Nursing Facility Resident Measures, 2004			
Residents with Physical Restraints (%)	7	17	8
“High-Risk” Residents with Pressure (Bed) Sores (%)	15	11	14
N.F. with Deficiency for Actual Harm or Jeopardy of Residents (%), 2002	22.6	16	18.0

### Medicaid Spending on Long-Term Services, by Type of Service, 2003



## NURSING FACILITY RESOURCES

Nursing Facility Resources Available	State	Rank	US
Total Nursing Facilities (#), 2003	296	22	16,323
Nursing Facility Beds per 1,000 Age 65+, 2003	50	24	49
Long-Term Care Facility Beds per FTE Ombudsman (#), 2002	2,548	24	2,614
Nursing Facility Occupancy Rate (%), 2003	89.0	17	82.6
Direct-Care Nursing Hours per Resident Day (avg.), 2003			
RN Hours per Resident Day	0.4	25	0.4
LPN Hours per Resident Day	0.9	2	0.8
CNA Hours per Resident Day	2.2	26	2.2

Note: The highest data value within each ranking is indicated by a “1.”

## LONG-TERM CARE FINANCING

<b>Medicaid and State Expenditures</b>	<b>State</b>	<b>Rank</b>	<b>US</b>
Total Medicaid Spending (in millions), 2003	\$3,811	22	\$259,565
Medicaid Long-Term Care Spending (% of Total Medicaid), 2003	26.8	40	32.3
LTC Spending per Capita	\$248	33	\$288
Nursing Facility Spending per Capita	\$150	26	\$154
ICF/MR Spending per Capita	\$28	28	\$39
Home & Community Based (HCBS) Spending per Capita	\$70	33	\$95
Home Health Spending per Capita	\$25	3	\$10
Personal Care Spending per Capita	NA	NA	\$22
HCBS Waiver Spending per Capita	\$45	38	\$64
HCBS Waiver Spending for Aged/Disabled per Capita	\$17	24	\$15
Medicaid HCBS Spending (% of Medicaid LTC Spending), 2003	28.3	34	33.1
State-Funded HCBS Program Spending for Older People (in millions), FY 2002	\$18.1	13	\$1,411.9
<hr/>			
<b>Public and Private Payment Rates</b>	<b>State</b>	<b>Rank</b>	<b>US</b>
Medicaid Reimbursement per day for Nursing Facility Care (average), 2002	\$108	30	\$118
Medicare Reimbursement per day for Nursing Facility Care (average), 2002	\$226	46	\$265
Private Pay Rate per day in Nursing Facility (urban average), 2003	\$133	37	\$158
Medicare Reimbursement per Home Health Visit (average), 2002	\$110	41	\$124
Private Pay Hourly Rate for Home Health Aide (urban average), 2003	\$18.20	22	\$18.12

## TRENDS

<b>Long-Term Care Trends*</b>	<b>State</b>	<b>Rank</b>	<b>US</b>
Nursing Facility Residents (% change), 1998-2003	0.5	11	-4.0
Nursing Facility Beds (% change), 1998-2003	0.5	15	-3.1
Nursing Facility Occupancy Rate (% change), 1998-2003	-0.1	21	-1.1
Medicare Home Health Visits per User (% change), 1993-2002	-39.0	17	-47.4
Medicaid Beneficiaries in Aged/Disabled Waiver Programs (% change), 1996-2001	57.6	26	74.0
Medicaid Total LTC Spending (% change), 1998-2003	35.6	37	41.4
Medicaid Nursing Facility Spending (% change), 1998-2003	26.2	31	30.6
Medicaid ICF/MR Facility Spending (% change), 1998-2003	42.7	6	14.7
Medicaid HCBS Spending (% change), 1998-2003	57.5	41	83.0
Medicaid Spending Other Than LTC (% change), 1998-2003	49.9	42	62.2

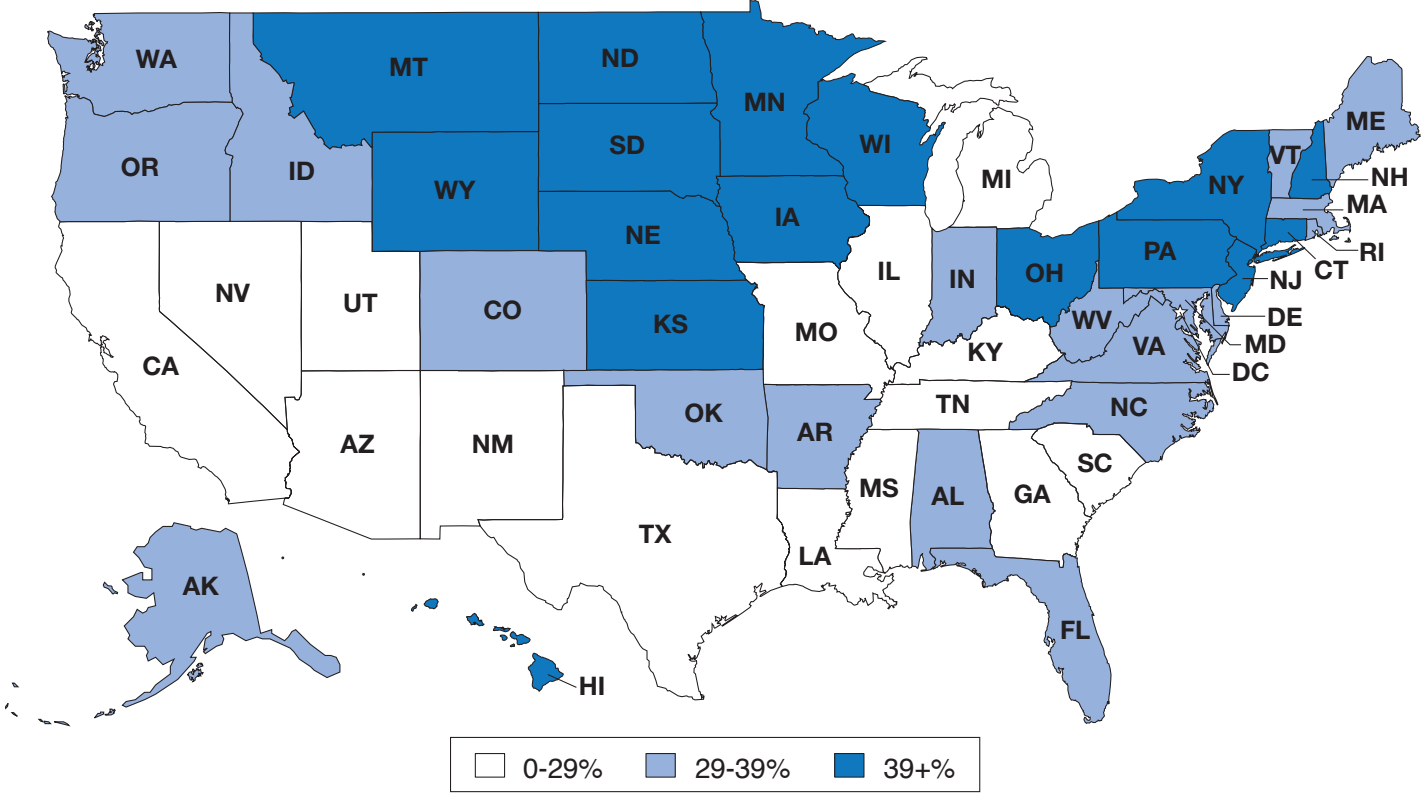
Note: The highest data value within each ranking is indicated by a "1."

\*Percent change figures are cumulative for the entire time period. Changes may appear especially large when the absolute value for the indicator is relatively low.

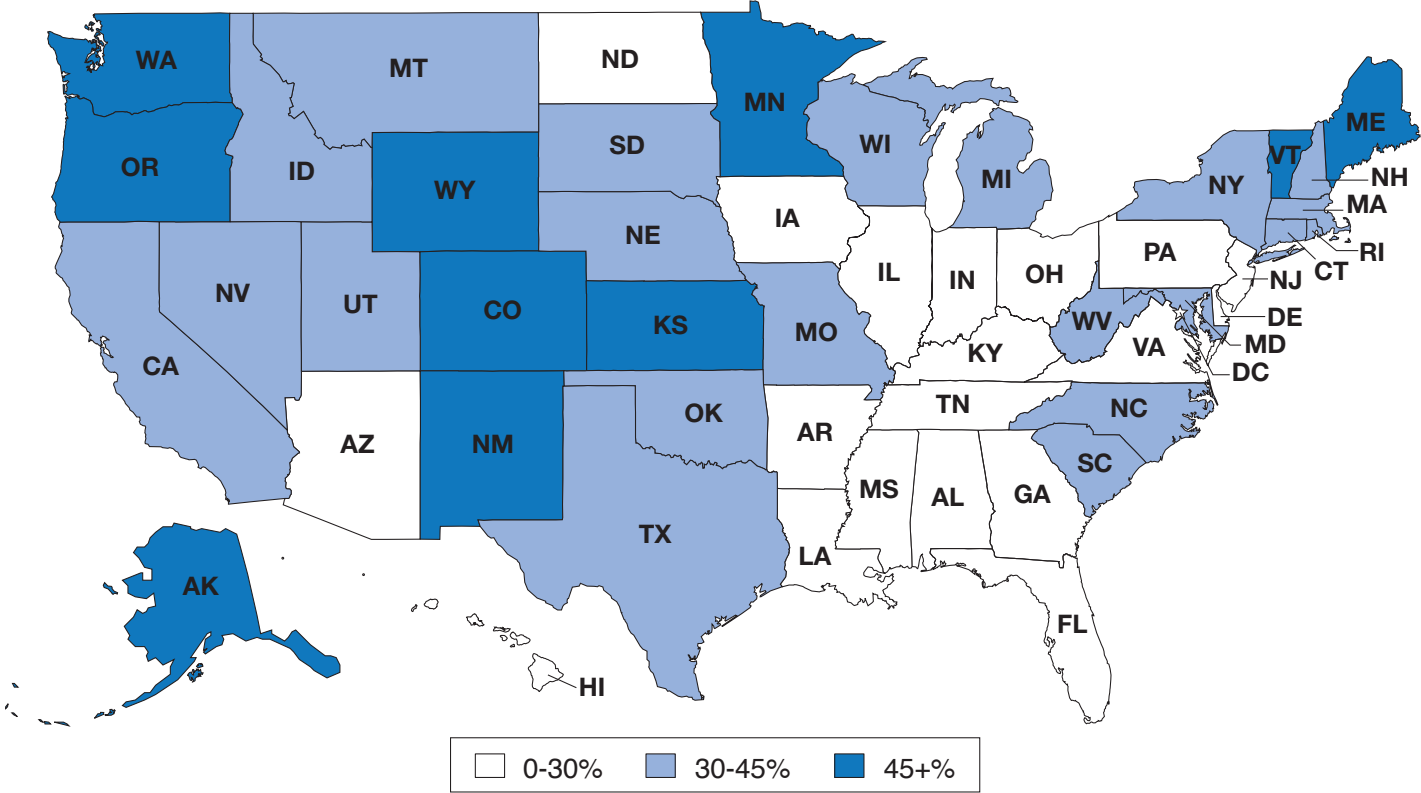


# Long Term Care

## Medicaid Long-Term Care Spending (% of Total Medicaid), 2003

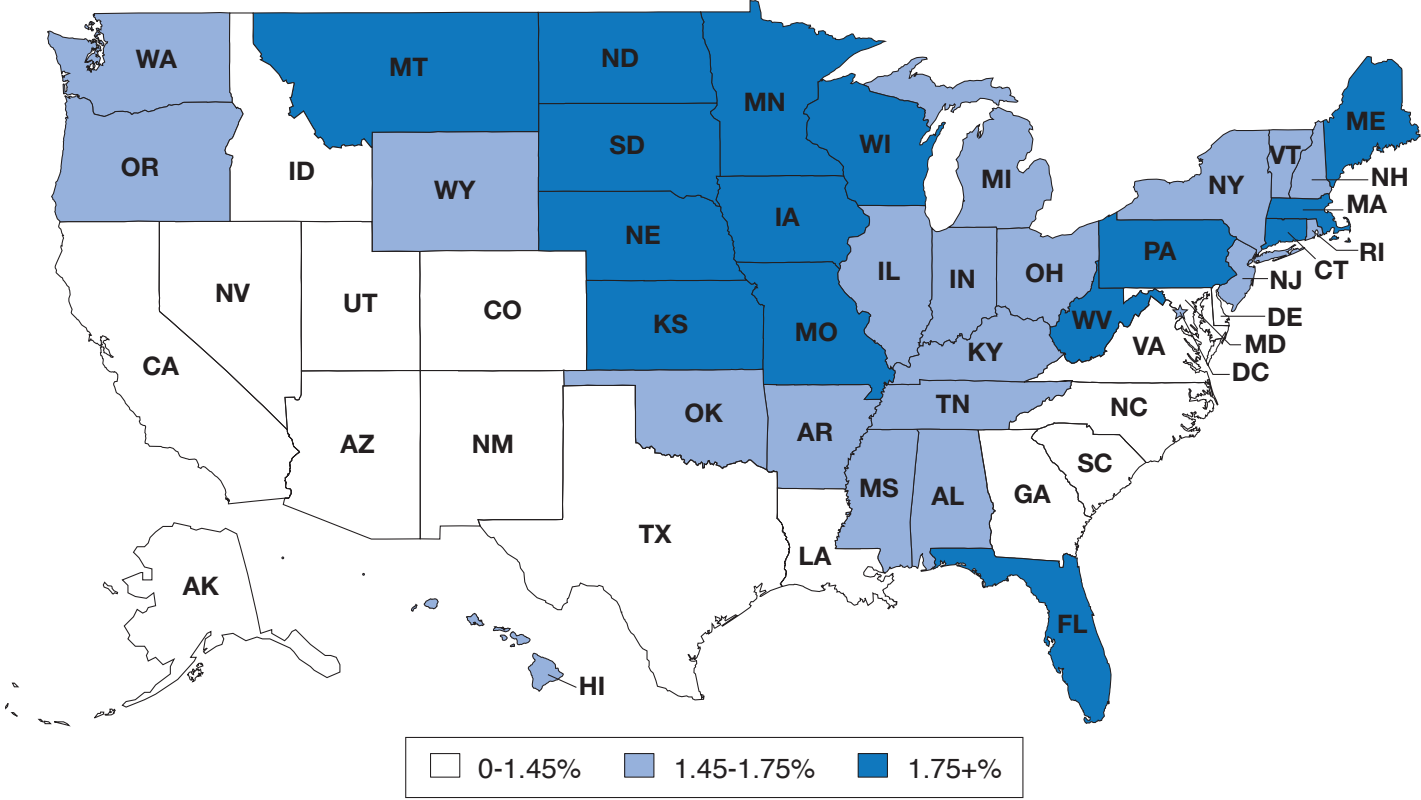


## Medicaid HCBS Spending (% of Medicaid LTC Spending), 2003

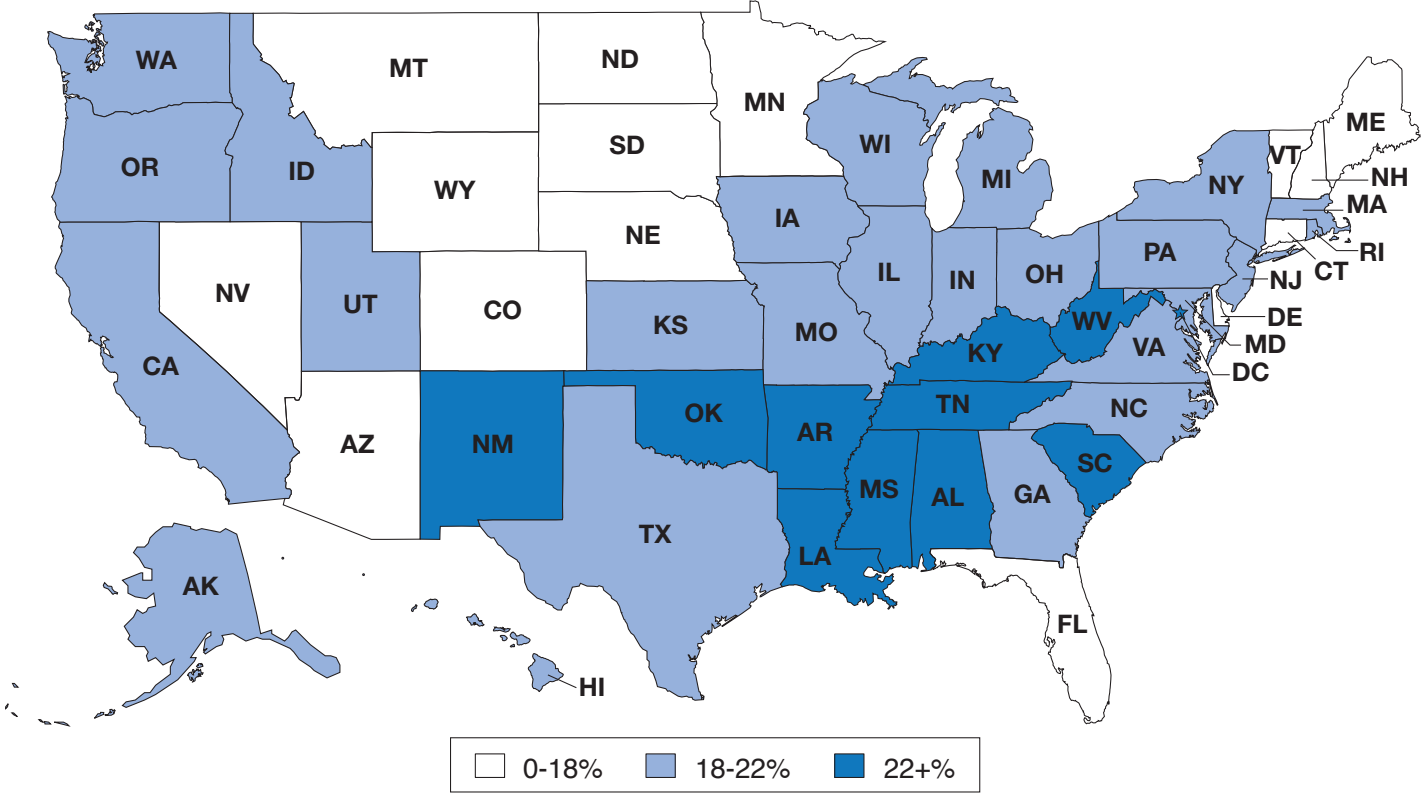


# Long Term Care

## Percent of Population Age 85+, 2002



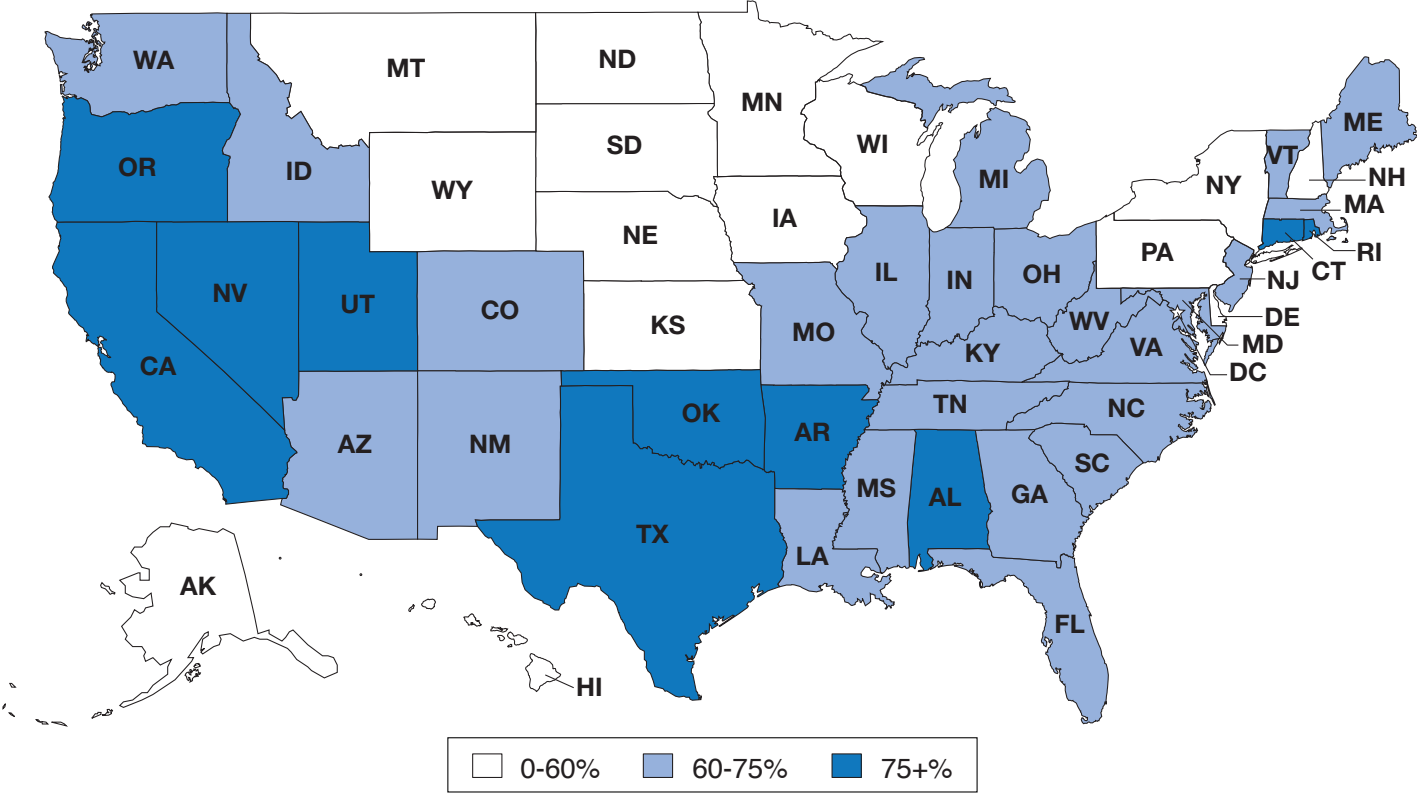
## Persons Age 65+ with Self-Care or Mobility Limitations, 2002



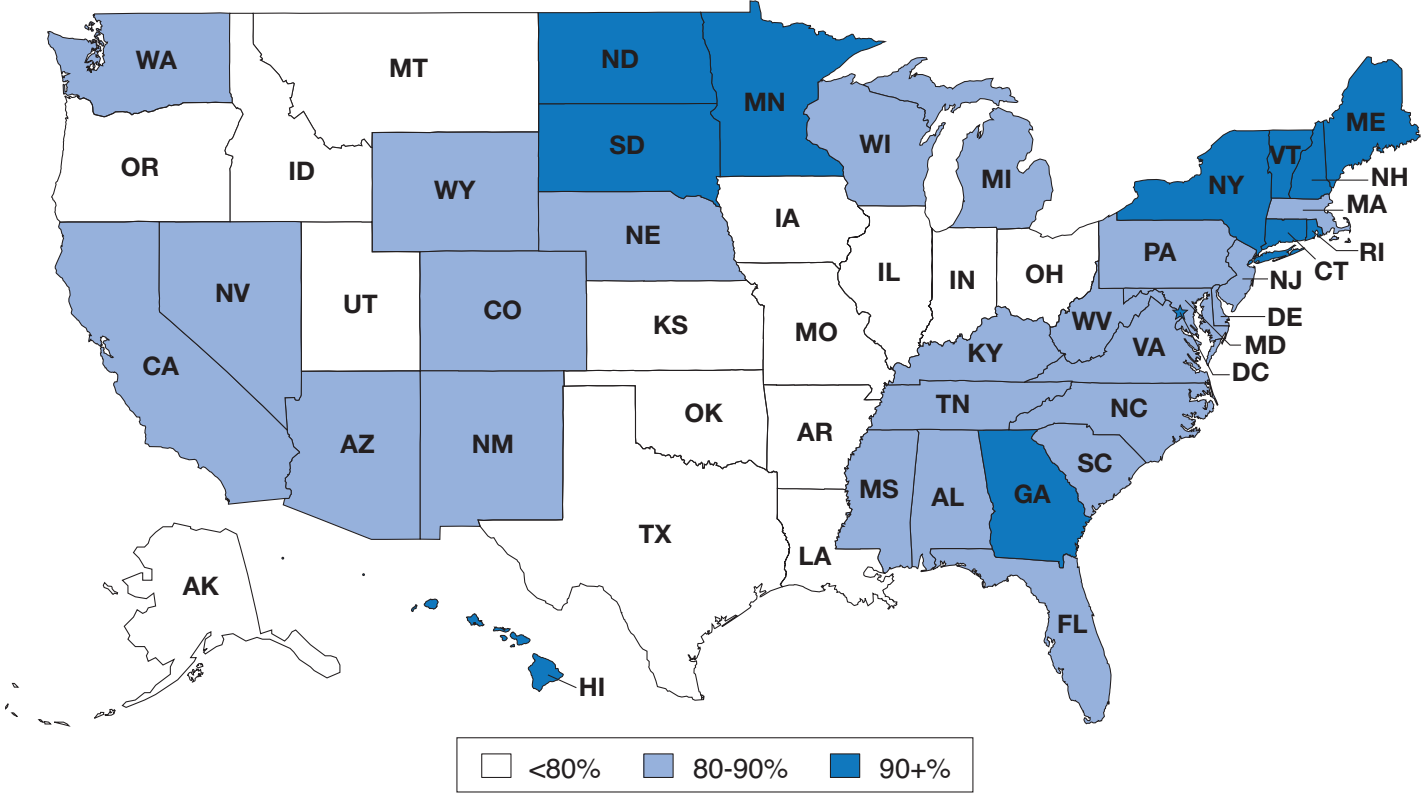


# Long Term Care

## Percent of For-Profit Nursing Facilities, 2003

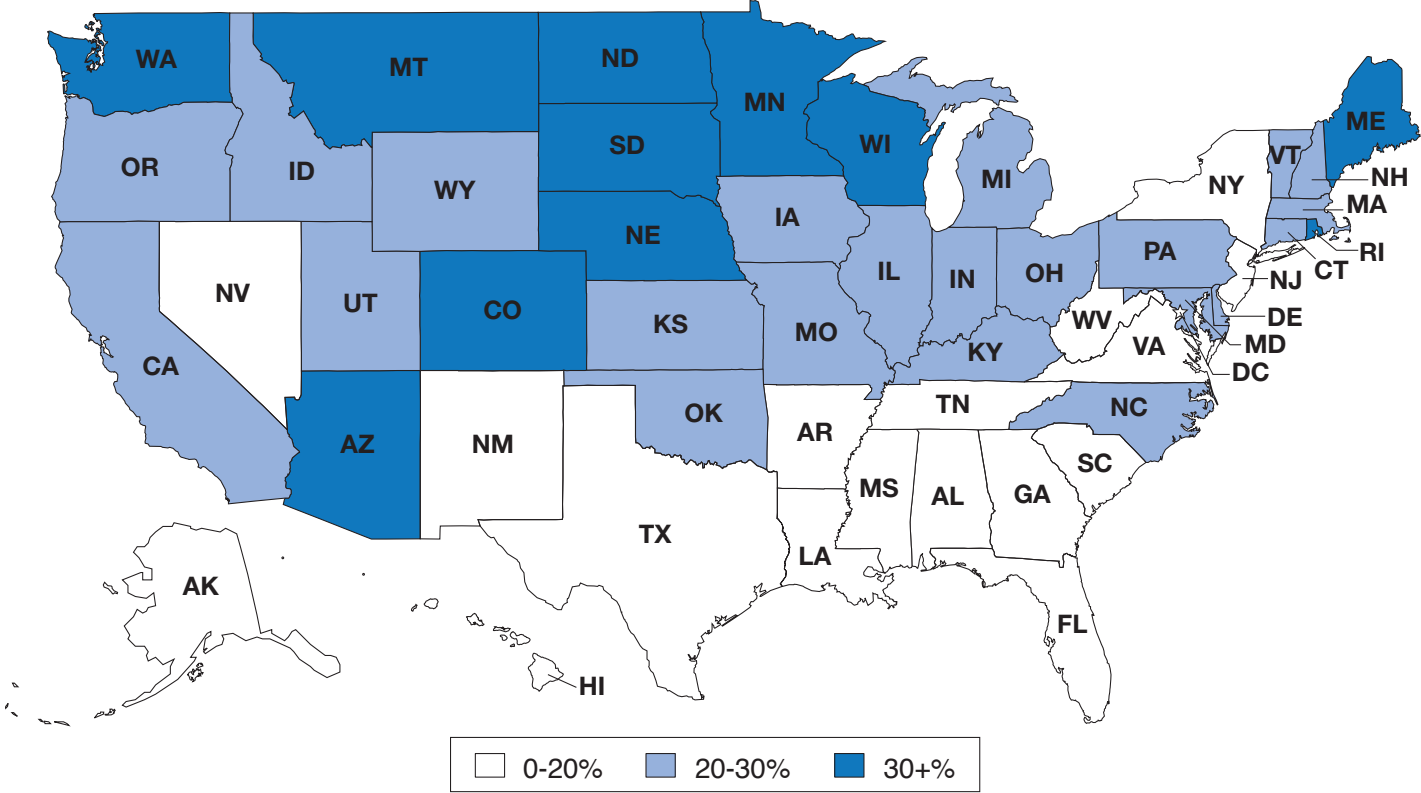


## Nursing Facility Occupancy Rate, 2003

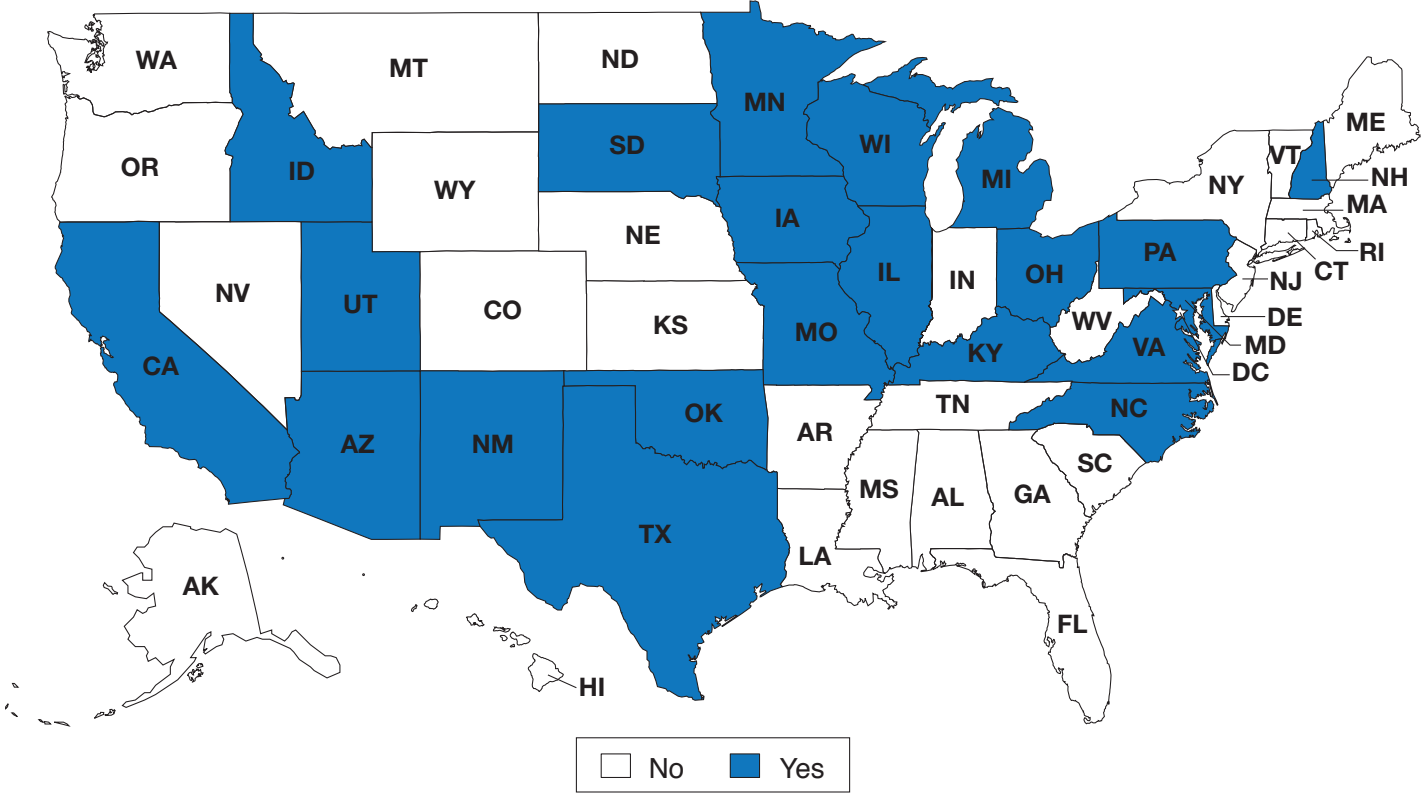


# Long Term Care

## Proportion of Deaths Occurring at Home, 2001

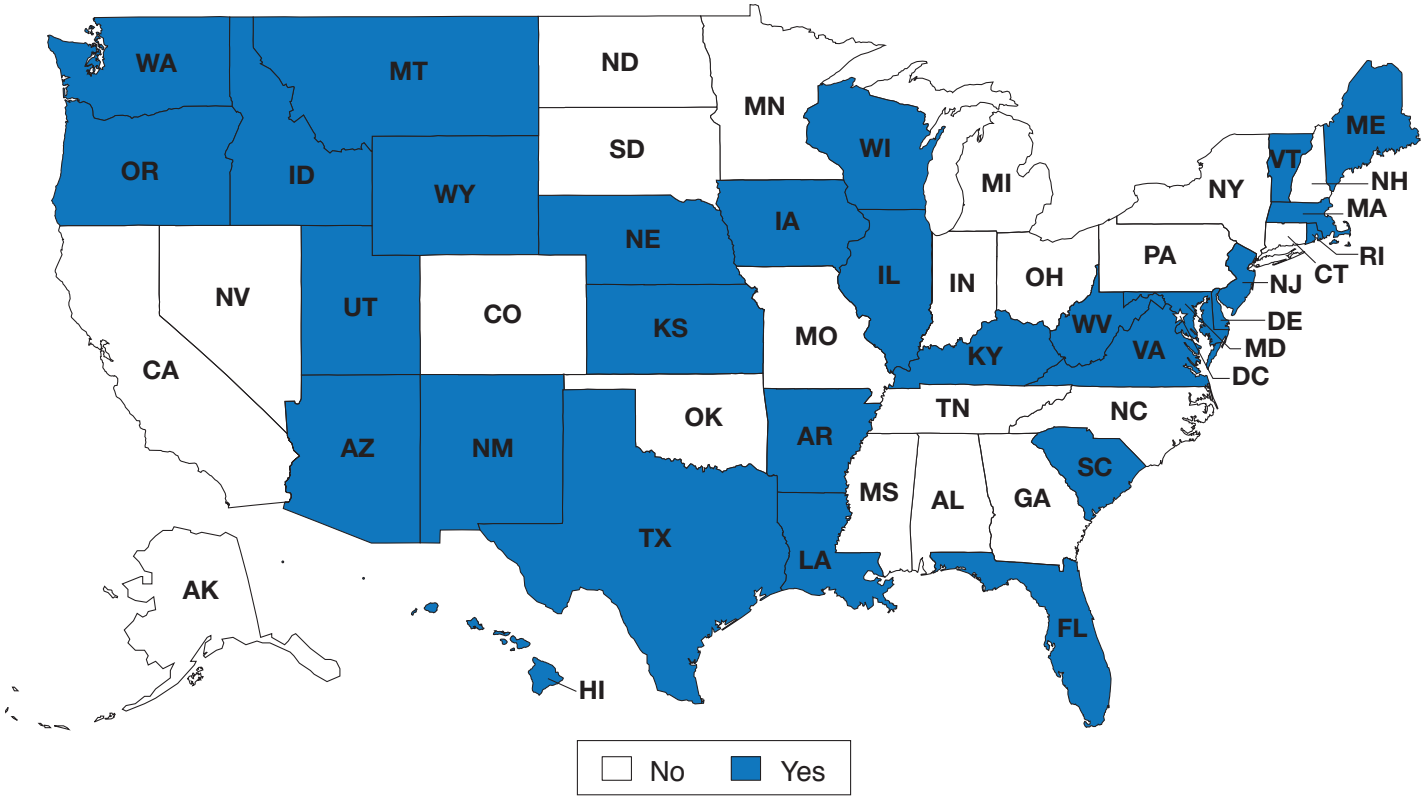


## States Adopting NAIC Model Long-Term Care Insurance Regulations, 2003

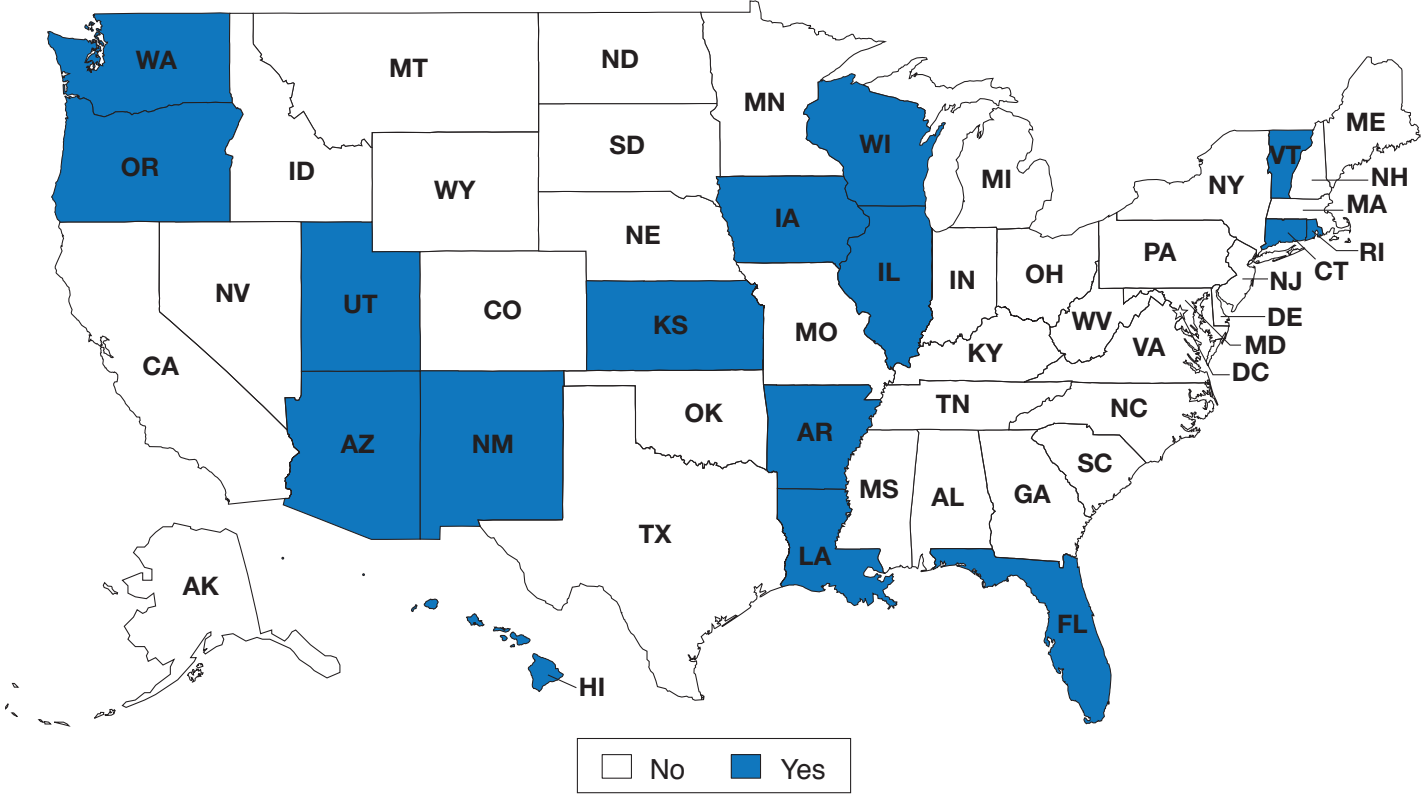


# Long Term Care

## States with Regulations that Include Assisted Living Philosophy, 2002



## States Requiring Private Rooms in Assisted Living, 2002



Readers should refer to the Data Documentation section of *Across the States: Profiles of Long-Term Care 2004* for complete information about each data source and the specific indicator(s) to which it relates.

**Administration on Aging**, National Ombudsman Reporting System (NORS), for fiscal year 2002, Table A-1: Selected Information by Region for FY 2002.

**Boyd, L.**, American Council of Life Insurance, telephone interview with Lee Thompson, July, 2003; data used with permission. Refers to states adopting the model long-term care provisions of the National Association of Insurance Commissioners.

**Bureau of Labor Statistics**, Occupational Employment Statistics, “May 2003 State Occupational Employment and Wage Estimates,” (<http://www.bls.gov/oes/2003/may/oessrcst.htm>)

**Centers for Medicare and Medicaid Services (CMS)**, Office of Information Services, “2002 Medicare Enrollment Statistics” from the Health Care Information System (HCIS) [unpublished data] and “Medicare Home Health Agency Utilization and Expenditure Data by State for Calendar Year 2002” [unpublished data].

**Centers for Medicaid and Medicaid Services (CMS)**, Center for Information Systems, January 2004. “Number of Medicare-certified Home Health Agencies, State by State, as of December 31, 2003”.

**Centers for Medicare and Medicaid Services (CMS)**, “Medicare Skilled Nursing Facility (Non-Swing Bed) Utilization and Expenditure Calendar Year 2002.”

**Centers for Medicare and Medicaid Services (CMS)**, Nursing Home Resident Measures from the Nursing Home Compare Website, data are from January 1, 2004 – March 31, 2004 (<http://www.medicare.gov/nhcompare/home.asp>).

**Cowles Research Group**, data computed from CMS Online Survey, Certification, and Reporting (OSCAR) database as of December 10, 2003; data used with permission.

**Cowles Research Group**, *1998 Nursing Home Statistical Yearbook; 2001 Nursing Home Statistical Yearbook; 2003 Nursing Home Statistical Yearbook*; data used with permission.

**Cox, N.J.**, *National Study of Adult Day Services 2001-2002*, Partners in Caregiving: The Adult Day Services Program, Wake Forest University School of Medicine, Winston-Salem, NC; data used with permission.

**Eiken, S., Burwell, B., and Schaefer, M.** MEDSTAT, “Medicaid Long Term Care Expenditures in FY 2003,” May 2004 (<http://hcbs.org/search.php?glbSearchBox=burwell&ft=>); data used with permission.

**Federal Highway Administration (FHWA)**, Office of Highway Policy Information, *Highway Statistics 2000*, October 2001, (<http://www.fhwa.dot.gov/ohim/hs00/dl22.htm>); and *Highway Statistics 1999*, (<http://www.fhwa.dot.gov/ohim/hs99/tables/dl22.pdf>).

**Grabowski, D., Feng, Z., Intrator, O., and Mor, V.** Project HOPE; “Recent Trends in State Nursing Home Payment Policies,” Web Exclusive, c2004; June 16, 2004; page W4-376 ([www.healthaffairs.org](http://www.healthaffairs.org)); data used with permission.

**Harrington, C., Carrillo, H., Wellin, H., and Burdin, A.** Department of Social and Behavioral Sciences, University of California, San Francisco, *Nursing Facilities, Staffing, Residents, and Facility Deficiencies, 1996 Through 2002*, August 2003 ([http://www.nncnhr.newc.com/public/50\\_155-4541.cfm](http://www.nncnhr.newc.com/public/50_155-4541.cfm)); data used with permission.

**Kitchener, M., Ng, T., and Harrington C.,** *Medicaid Home and Community-Based Services: Program Data, 1992-2001*, (Department of Social and Behavioral Sciences, University of California, San Francisco); data used with permission.

**MetLife Mature Market Institute,** *The MetLife Market Survey of Nursing Home & Home Care Costs*, August 2003; data used with permission.

**Mollica, R.L.** *State Assisted Living Policy 2002*, National Academy for State Health Policy, November 2002; data used with permission.

**Regional Economic Models, Inc.,** Demographic Module; data based on the 2000 U.S.Census.

**Summer, L., and Ihara, E.S.,** *State-Funded Home and Community-Based Service Programs for Older Persons*, AARP Public Policy Institute Issue Paper, November 2004.

**Teno, J.** Brown University, Center for Gerontology & Health Care Research. *Brown Atlas of Dying*; data used with permission.

**U.S. Census Bureau,** 2002 American Community Survey (ACS), and 2003 American Community Survey, (<http://www.census.gov/acs>).

**U.S. Census Bureau,** Census 2000 Summary File 1, Table: P12. Sex by Age [49] (by geographic component = rural); (<http://factfinder.census.gov>)

**U.S. Census Bureau,** Population Division, “Annual Estimates of the Resident Population by Selected Age Groups for the United States and States: July 1, 2003 and April 1, 2000” released March 10, 2004.

**U.S. Census Bureau,** “Population Estimates for the U.S., Regions, Divisions, and States by 5-year Age Groups and Sex: Time Series Estimates, July 1, 1990 to July 1, 1999 and April 1, 1990 Census Population Counts,” March 2000, (<http://eire.census.gov/popest/archives/state/st-99-08.txt>).

**U.S. Census Bureau,** State Population Estimates by Selected Age Categories and Sex: July 1, 2002 ([www.census.gov/popest/archives](http://www.census.gov/popest/archives)).