

AARP Public Policy Institute

Annual Report 2009

AARP Public Policy Institute
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AARP Public Policy Institute Annual Report 2009

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ABOUT THE AARP PUBLIC POLICY INSTITUTE

MISSION

AARP's Public Policy Institute informs and stimulates public debate on the issues we face as we age. Through research, analysis and dialogue with the nation's leading experts, PPI promotes development of sound, creative policies to address our common need for economic security, health care, and quality of life.

KEY FACTS

- Founded in 1985, PPI is the focal point for public policy research, analysis and development at AARP.
- PPI's Economics Team addresses policy related to Social Security; retirement savings; sources of income and support for older Americans; workplace flexibility, training and employment options for older workers; and tax, budget and other issues.
- The Health team works on policy related to the Medicare and Medicaid programs; health insurance coverage; cost and use of prescription drugs; healthy behaviors; racial and ethnic disparities in care; and care delivery and coordination.
- The Consumer Team is a national leader on issues such as mortgage lending, consumer debt and bankruptcy; investment protection; insurance regulation; utilities regulation; low income energy assistance and guardianship protection.
- The Independent Living/Long-Term Care Team focuses on expanding consumer access and choice in long-term care, focusing on improving home and community-based services, supporting family caregivers, and making communities more livable.
- PPI is also home to the Center to Champion Nursing in America—a joint initiative of AARP, the AARP Foundation and the Robert Wood Johnson Foundation—committed to addressing the growing national nursing shortage.

LEADERSHIP

Susan Reinhard, AARP Senior Vice President, directs PPI and serves as Chief Strategist for the Center to Champion Nursing in America.

Julia Alexis is Director of Strategic Initiatives

Brenda Cleary is Director of the Center to Champion Nursing in America

Richard Deutsch is Director of Communications and Outreach

George Gaberlavage is Director of the Consumer Team

Enid Kassner is Director of the Long-Term Care/Livable Communities Team

Janet McCubbin is Director of the Economics Team

Sarah Thomas is Director of the Health Team

AARP PUBLIC POLICY INSTITUTE 2009 ANNUAL REPORT

HIGHLIGHTS

Celebrating its 25th anniversary in 2010, PPI continues to focus on providing policy analysis that supports AARP work on issues of critical importance to AARP's membership.

Impact

In 2009, PPI's work had a major impact on issues of national concern, including:

- PPI played a key role in educating Congress on the need to improve delivery of care for chronic illnesses and conditions as part of health reform.
- PPI reports prompted a congressional inquiry on the rise of drug prices.
- PPI played a critical role in AARP's health reform campaign, serving as the policy lead and producing key materials.
- PPI drew national media attention to unemployment trends for 50-plus workers.
- The Center to Champion Nursing in America succeeded in laying the groundwork for greatly expanding funding for nursing education.

Media Coverage

Media coverage of PPI reports focused on policy analysis addressing AARP's highest strategic concerns. Examples:

- National coverage of PPI's work on health reform issues (chronic care improvement, elimination of the doughnut hole, drug prices, coverage for 50-64 year olds, etc.) gave a strong boost to AARP health reform advocacy.
- Coverage of PPI reports drew national attention to rising drug prices.
- Coverage of PPI reports on older worker unemployment and savings trends laid the groundwork for AARP participation a national debate over retirement security in 2010.
- Coverage of PPI reports on issues such as housing, transportation and consumer protection informed state-based advocacy nationwide.

Solutions Forums

PPI held 8 Solutions Forums in 2009. Audiences ranged from 75 to 250 policy experts, Hill staff, federal officials and policymakers, and stakeholders. Many participants reported these forums will have significant impact on their consideration of issues discussed. While forums in 2008 largely anticipated this year's health reform debate, forums in 2009 focused largely on retirement issues likely to be addressed in 2010. Forums in 2009 also included a number of national partners:

- Saving Jobs: What Role for Work Sharing? (with AARP International)
- The Auto IRA: Strategies for Successful Implementation (with AARP International)
- How to Stop Financial Fraud (with the National Consumers League)
- Getting It Right: Smart Housing and Transportation Planning for Livable Communities (with the Reconnecting America and the National Housing Trust)
- The Consumer Price Index: How It Impacts the Federal Budget and Social Security Benefits
- Making Your Nest Egg Last a Lifetime
- Nursing Workforce Solutions for 21st Century Health Care: How Do We Get There? (with Health Affairs.)
- Fixing Chronic Care in America (with the National Partnership for Women and Families)

Innovation Roundtables

PPI held 7 Innovation Roundtables this year, bringing together some of the nation's leading policy experts and analysts for day-long private discussions. Summaries informed staff and board members developing AARP policy positions. Discussions also served as a starting point for AARP leadership on policy formulation in coordination with key stakeholders. Topics:

- Criminal Background Checks on Home Care Workers: Who, What, When and Why?
- Tax Subsidies for Affordable Health Insurance
- FTA-Administered Specialized Transportation Programs
- Scope of Practice for Advanced Practice Registered Nurses (APRN)

- Options for Colorectal Cancer Prevention
- Avoiding the Polypharmacy Peril in an Enhanced Access Society
- Universal Design Policy

Strategic Initiatives

PPI successfully secured external funding support for several key initiatives.

- A grant to improve the capacity of health professionals to help family caregivers.
- A grant to create a state-based tool that provides performance-based indicators on long-term care and services.

Publications

This year, PPI published a total of 70 reports: 21 Research Reports, 10 In Briefs, 17 Insights on the Issues, and 22 Fact Sheets. PPI reports with strong impact this year include:

- Chronic Care: A Call to Action for Health Reform
- Health Reform: What's At Stake for 50-64 Year Olds
- Physician Payment: Opportunities for Reform
- Closing the Doughnut Hole Will Protect Over 1/3 of Medicare Beneficiaries
- Rx Watchdog Report: Drug Prices Continue to Climb
- Beyond Age-Rating: Spreading Risk In Health Insurance Markets
- Increasing Insurance Coverage for High-Cost Older Adults
- Investing in Medicaid HCBS Services
- Where's My Social Security COLA?
- Making Your Nest Egg Last A Lifetime
- Planning Complete Streets for an Aging America
- Safe at Home? Developing Effective Screening for Home Care Workers
- Preserving Affordability in Subsidized Housing Near Transit
- Older Workers on the Move: Recareering in Later Life
- Creating a 21st Century Nursing Workforce to Care for Older Americans

IMPACT

In 2009, PPI's work had major impact on issues of strategic importance to AARP and to our members, including:

- **PPI played a key role in educating Congress on the need to improve delivery of care for chronic illnesses and conditions as part of health reform.**
 - A PPI Solutions Forum in March featured release of PPI's Beyond 50 report "Chronic Care: A Call to Action for Health Reform;" presentation of a PPI-produced video highlighting the experiences of older patients, "Faces of Chronic Care;" and discussion by national experts who have developed successful programs to improve chronic care.
 - Hill staff from key committees and offices and representatives from 120 organizations or government agencies attended this widely attended forum which was covered by major media. On the Hill, the office of House Majority Leader Steny Hoyer drew attention to the report in a news alert to all members.
 - PPI worked with stakeholders to craft a proposal for a Transitional Care Benefit under Medicare to improve care. AARP advocated on the Hill for the benefit.
 - The result: included in the Senate HCR bill is \$500 million in funding to establish a five-year Community Care Transitions Program under Medicare for hospitals with high readmission rates to provide transitional care services to high risk beneficiaries. The bill also calls for a Medicare Medical Home Pilot model to be tested by a proposed CMS Innovation Center; for a Medicaid Medical Home to be included as a state option, with enhanced federal match of 90%; and for a range of other incentives/penalties to drive improvement of care for chronic illnesses.
- **PPI's Rx Watchdog and other reports on the rise of drug prices prompted the convening of a Congressional inquiry into drug industry action to raise prices before health reform passes.** The report was the central focus of a front page New York Times story (as well as subsequent stories and an editorial) and national media attention leading to congressional hearings on the issue.
- **PPI played a critical role in guiding and supporting AARP's overall effort to pass health reform.** PPI served as the policy lead on AARP's core health care reform team. Staff produced a series of fact sheets on AARP health reform priorities that served as key tools for media outreach and Hill advocacy. PPI policy analysis, particularly related to costs of the Part D doughnut hole and the advantages of HCR for 50 to 64 years olds drew major national media coverage and congressional attention to these issues.
- **Monthly PPI Alerts on unemployment trends for 50-plus workers received national media coverage, successfully drawing attention to the special problems**

faced by older adults during the recession. These alerts, along with PPI reports on how the recession is impacting older adults and a PPI Solutions Forum on the lack of a Social Security COLA next year helped push the House to pass a bill holding Medicare premiums level for 2010.

- **Efforts by the Center to Champion Nursing in America resulted in provisions in health care reform legislation to greatly expand funding for nursing education.** Earlier in the year, CCNA staff played a major role in restoration of \$500 million in the stimulus package for health care workforce and education funding, of which \$200 million will go toward supporting nursing education. Staff also helped to increase annual appropriations in federal funding for nursing education by 30% from the 2008 to 2010 fiscal years.
- **Also in 2009, PPI staff continued focusing day-to-day efforts on issues of central importance to older Americans.** A few examples:
 - Working with the Senate Aging Committee on federal guardianship reform efforts. Also, meeting with committee staff to discuss a PPI proposal for a trial annuitization period, as presented at a PPI Solutions Forum.
 - Meeting with White House and Senate Finance Committee staff to discuss the proposed health care reform Medicare Board.
 - Organizing a session on retirement security for low and moderate income workers at the annual meeting of the National Tax Association.
 - Leading a session on retirement security at the annual meeting of the Association of Public Policy and Management to discuss an AARP-commissioned paper on supporting workers in the transition to retirement and re-careering.
 - Meeting with staff of the Government Accountability Office to discuss a forthcoming GAO report on Social Security benefit adequacy.
 - Serving on the planning committee for an Institute of Medicine conference on empowering patients with advanced illness.

MEDIA COVERAGE

PPI succeeded in generating media coverage focused on areas of strategic importance to AARP. Some examples:

- Watchdog Reports on rising drug prices: LA Times, Congressional Quarterly, Chicago Tribune, Dallas Morning News, Wall Street Journal, New York Times (front page lead story, follow ups and an editorial,) Denver Post, Washington Post, Reuters, NPR, CNN, Fox News, Reuters, Congressional Quarterly. These reports sparked a Congressional hearing.
- Beyond 50 Report on Chronic Care: New York Times, Washington Post, Congressional Quarterly and numerous health care trade and policy publications.
- What health reform means to 50-64 population: UPI, Washington Post, Wall Street Journal, Business Week, Congressional Quarterly and many smaller papers and trades.
- How the recession is impacting senior employment: AP national (more than 250 outlets carried this report), New York Times editorial, US News, CNN, Wall Street Journal and smaller papers.
- Re-careering after 50: Forbes, AP, CNN, USA Today, US News, Business Week and many smaller outlets.
- Launch of the Champion Nursing Coalition: Modern Healthcare, Congressional Quarterly HealthBeat, AHA News Now and other health care trade publications.
- National summit to increase nursing education capacity organized by Center to Champion Nursing in America (CCNA): Radio media tour interviews picked up in 13 markets reaching more than 16.5 million listeners. Interviews with CCNA Chief Strategist Susan Reinhard carried by Wall Street Journal Radio and CNN Radio.
- CCNA increasing education capacity state teams site visit to Oregon Consortium on Nursing Education: AP story picked up by Seattle Times, Chicago Tribune, Newsday, U.S. News and World Report, and the Washington Post; radio interviews with stations in five targeted states, and two national interviews with CNN Radio and American Urban Radio Network.
- June 2009 Solutions Forum, “Nursing Workforce Solutions for 21st Century Health Care: How Do We Get There?” Wall Street Journal, Modern Healthcare, and CQ Healthbeat, among others.
- Report on Power of Attorney Abuse: ABC, Chicago Tribune, Baltimore Sun, Minneapolis Star Tribune, Kiplingers and smaller city papers.

STRATEGIC INITIATIVES

The Strategic Initiatives area was newly-created within PPI in 2009 with the goal of developing new, innovative programs while helping to shape the development and operations of PPI as it heads into its 25th anniversary and a new decade of expanding opportunities. This year, PPI successfully secured external funding support for several key initiatives including:

Phase II--Professional Partners Supporting Family Caregiving: Following a successful first phase identifying key professional caregiving best practices in 2007 and 2008, the Hartford Foundation provided a grant for a 33-month effort to improve the capacity of health professionals (nurses and social workers) to meet the needs of family caregivers using a four-pronged approach.

Specifically, through a coalition of leading organizations for social workers, family caregivers and the U.S. Administration on Aging, PPI will lead the implementation of best practices in health care settings, embed competencies into professional practice standards, inform and shape policies on family caregiving and raise consumer expectations in order to drive demand for changes in both policy and practice. PPI's role is to serve as the strategic leader on this effort and to galvanize support from the coalition in order to enhance the relationship between professional and family caregivers.

State Long-Term Care Scorecard: The Commonwealth Fund and The Scan Foundation came together to jointly support PPI's effort to create a comprehensive and relevant state-based tool that provides performance-based indicators.

The development of this tool begins with a solid understanding of long-term care and what constitutes a high-performing long-term care system. That work began in 2009 and will continue into 2010, with the goal of issuing the first Scorecard sometime in 2011. The Scorecard will help policymakers better understand their respective state's performance and, in the process, help to raise national standards as a result.

SOLUTIONS FORUMS

Saving Jobs: What Role for Work Sharing?

This solutions forum focused on how work sharing can meet the needs of employers and employees during an economic downturn; what's needed to create successful work sharing initiatives; what we can learn from national and international best practices and models; and policy considerations for promoting work sharing.

Speakers included Neil Ridley, Center for Law and Social Policy (CLASP); Jon Messenger, Senior Research Officer, Conditions of Work and Employment Program, International Labor Organization (ILO); Bruce G. Herman, Deputy Commissioner for Workforce Development, New York State Department of Labor. David Balducci, Manager and Program Analyst, Employment and Training Administration, U.S. Department of Labor; Marc Baldwin, Economic and Policy Analyst, AFL-CIO Working for America Institute; and Markus Franz, Counselor, Labor and Social Affairs, Embassy of the Federal Republic of Germany.

The Auto IRA: Strategies for Successful Implementation

Congress is considering creating an Auto-IRA that would give millions of workers a new way to save for retirement. This forum explored the impact of the Auto IRA—the contribution it can make to retirement security; what we can learn from programs with similar goals in New Zealand and the UK; and key implementation issues such as how to ensure the Auto IRA works well for workers, small business employers and financial industry stakeholders.

Speakers included: Janet McCubbin, Director of Economic Security, AARP Public Policy Institute; Eric Toder, Senior Fellow, Urban Institute; Diana Crossan, Retirement Commissioner, New Zealand; Caroline Rookes, Director, Enabling Retirement Savings Programme, Department for Work and Pensions, UK; Brian Graff, Executive Director/CEO, American Society of Pension Professionals and Actuaries; Denise Farris, Esq., Farris Law Firm and Member, Women Impacting Public Policy; David John, Heritage Foundation; Managing Director, Retirement Security Project; and Michael Kiley, President and CEO, Plan Administrators, Inc.

Protecting Your Home, Car and Investment Savings: How Consumers and Policy Makers Can Stop Financial Fraud

This forum focused on how fraud impacts financial security, especially for older Americans—and explored innovative solutions and policy options for combating these scams. Luncheon speaker SEC Chairman Mary Schapiro discussed the Commission's priorities for fighting financial fraud and used the PPI event to announce new SEC efforts.

Speakers included: Jeff Cruz, Senior Policy Advisor, U.S. Senate Special Committee on Aging; David Massey, President-elect, North American Securities

Administrators Association; Chuck Harwood, Deputy Director, Bureau of Consumer Protection, Federal Trade Commission; Marietta Rodriguez, National Director, Homeownership Programs, NeighborWorks; Bill Gruhn, Chief, Consumer Protection Division, Office of the Attorney General, State of Maryland and Kathleen E. Keest, Senior Policy Counsel, Center for Responsible Lending.

Getting It Right: Smart Housing and Transportation Planning for Livable Communities

This forum featured release of “Preserving Affordability and Access in Livable Communities: Subsidized Housing Opportunities near Transit and the 50+Population”. Authors of the report discussed how to coordinate housing, transportation and land use policy to develop livable communities.

Speakers included: Rodney Harrell, AARP Public Policy Institute; Allison Brooks, Reconnecting America; Michael Bodaken, National Housing Trust; Scott Bernstein, Center for Neighborhood Technology; Don Chen, Ford Foundation; James Corless, Transportation for America.

Where’s My Social Security COLA? Dealing with the Impact on Beneficiaries and Budgets in a Period without COLAs

This forum discussed a range of issues related to the expectation that for the first time since 1975—when Social Security benefits were indexed to inflation—there will be no cost-of-living adjustment (COLA) next year. The forum explored how the Social Security COLA works and how the Medicare Part B premium is affected; how inflation is measured for the COLA, and how the measure might be improved; the impact of no COLA’s on state budgets; and policy options to address the hardships Social Security beneficiaries may face.

Speakers included: Stephen C. Goss, Chief Actuary, Social Security Administration; Tricia Neuman, Vice President and Director of the Medicare Policy Project, Kaiser Family Foundation; Matt Salo, Director, Health and Human Services Committee, National Governors Association.

Making Your Nest Egg Last a Lifetime

PPI released a series of new reports by Tony Webb of the Center for Retirement Research at Boston College. Webb offered a fresh look at financial decisions related to retirement, with a focus on what economic analysis suggests most people should do, versus what they actually do.

Our second panel—featuring Pamela Perun of the Aspen Institute, Sandy Mackenzie and Lina Walker of PPI—examined why many people make poor choices and explored how to improve the options available to retirees

Nursing Workforce Solutions for 21st Century Health Care: How Do We Get There?

This joint forum with the journal Health Affairs explored ways to ensure we have the nursing workforce to provide primary and preventive care, chronic care management, and care coordination for a more effective health care delivery system. It also presented evidence-based solutions for ensuring sufficient numbers of highly-skilled nurses. This event marked the publication of several papers in Health Affairs focusing on the nursing workforce and health care quality.

Panelists included: PPI Director Susan Reinhard, AARP; Linda Aiken, Director, Center for Health Outcomes and Policy Research, University of Pennsylvania School of Nursing; Peter Buerhaus, Director, Center for Interdisciplinary Health Workforce Studies, Vanderbilt University Medical Center; Brenda Cleary, Director, Center to Champion Nursing in America; Robin Newhouse, Assistant Dean, University of Maryland School of Nursing; Jonathan Weiner, Professor, Johns Hopkins University School of Public Health; and key congressional aides.

Fixing Chronic Care in America

As the nation considers health reform, national experts came together to discuss problems facing millions of Americans with multiple chronic conditions—and looked at potential solutions highlighted in a new PPI publication, *Chronic Care: a Call to Action for Health Reform*.

Panelists included Susan Reinhard, AARP; Chad Boulton, Director, Center for Integrated Health Care, Johns Hopkins School of Public Health; Carol Levine, Director, Families and Health Care Project, United Hospital Fund; Mary D. Naylor, Director, Center for Transitions and Health, University of Pennsylvania School of Nursing; John Rother; Mark Bayer, Deputy Chief of Staff and Legislative Director, Representative Ed Markey (D-MA); Dan Elling, Health Subcommittee Staff Director, House Ways and Means Committee, Ranking Member Dave Camp (R-MI); Mark Hayes, Health Policy Director and Chief Health Counsel, Senate Finance Committee, Ranking Member Chuck Grassley (R-IA); Ashley Ridlon, Legislative Assistant, Senator Blanche Lincoln (D-AR); Neera Tanden, HHS, Counselor for Health Reform to the Secretary; Debra Ness, President, National Partnership for Women & Families.

INNOVATION ROUNDTABLES

Criminal Background Checks on Home Care Workers: Who, What, When and Why?

The IL/LTC Team, in collaboration with the Consumer and State Affairs Team, held an Innovations Roundtable that brought together participants from the federal and state governments, and professionals in aging, long-term care, law, and other disciplines to discuss new PPI findings on criminal background checks and promising practices for improving screening to minimize risks to those receiving home and community-based services.

Tax Subsidies for Affordable Health Insurance

The session, organized by Economics Team Director Janet McCubbin, was attended by Congressional and Administration staff, members of leading health and tax policy think tanks, and AARP staff. Participants focused on who should receive subsidies, how the exchange might work, and how subsidies should be delivered. The discussion helped inform the thinking of participants on the development of proposals to subsidize health care as part of comprehensive health reform.

FTA-Administered Specialized Transportation Programs

The Independent Living and Long-Term Care Team brought together thought leaders and public officials on FTA-administered specialized transportation. The meeting provided new insights on how to improve specialized transportation services for older adults, persons with disabilities and low-income workers through program design changes as part of the next surface transportation law. Coordinated planning and mobility management, for example, offer great promise for delivering effective services and should receive continued support in the next federal surface transportation law.

Scope of Practice for Advanced Practice Registered Nurses (APRN)

PPI along with the American Academy of Nursing co-hosted an Innovations Roundtable to discuss potential federal strategies on the issue of Scope of Practice for Advanced Practice Registered Nurses (APRN). This is an important issue for consumers because most states restrict the scope of which an APRN can practice without the supervision of a physician which often results in consumers being unable to access quality health care when and where they need it. Those who were present represented the American Academy of Nursing, the American Nurses Association, the American Association of Nurse Practitioners, the American College of Nurse Midwives, Association for Pediatric Nurses, the National Organization of Nurse Practitioner Faculty, and the American Nurse Anesthetists Association.

Options for Colorectal Cancer Prevention

AARP co-sponsored and Lynda Flowers of the Health Team helped plan the Stakeholders' Meeting of the National Colorectal Cancer Roundtable which brought together experts to discuss ways to increase colorectal cancer screening among the 65 to 75 age group. Stakeholders included: AARP, CDC, American Cancer Society, Office on

Aging, National Association of State Medicaid Directors, National Association of State Units on Aging, Centers for Medicare and Medicaid Services, National Cancer Institute, The Carolinas Center for Medical Excellence, Agency for Healthcare Research and Quality, America's Health Insurance Plans, and United States Preventative Services Task Force.

Avoiding the Polypharmacy Peril in an Enhanced Access Society

This Roundtable examined an increasingly common situation among older adults, that of “polypharmacy,” or concurrent use of five or more prescription medicines. According to a 2007 Commonwealth study, 41% of Medicare beneficiaries have polypharmacy regimens. Practicing clinicians and pharmaceutical policy experts from across the U.S. highlighted innovative practices in their own communities and institutions to help deter dangerous polypharmacy, and examined current and future health care reform solutions to enhance safe, appropriate medication use.

Universal Design Policy

This PPI Innovation Roundtable, organized by Strategic Policy Advisor Rodney Harrell, convened 25 policy professionals for a facilitated discussion about Universal Design (UD). Participants included local officials from areas that have passed UD standards, experts on UD, and policy staff from housing policy organizations who explored potential policy strategies for encouraging the development of housing with UD features.

PUBLICATIONS

[Available at www.aarp.org/ppi](http://www.aarp.org/ppi)

Improving the Medicare Appeals Process / *Fact Sheet*

December 2009— This PPI Fact Sheet by Keith D Lind summarizes the Medicare appeals process and suggests some policy changes that could improve the process.

Closing the “Doughnut Hole” Will Help Protect Over One-Third of Medicare Beneficiaries from High Drug Costs / *Fact Sheet*

December 2009—This Fact Sheet by Leigh Purvis examines how many Medicare Part D enrollees could benefit from closing the “doughnut hole.” National- and state-level estimates are provided.

Rx Watchdog Report: Drug Prices Continue to Climb / *Insight on the Issues*

November 2009—This report by Leigh Purvis, AARP Public Policy Institute; Stephen W. Schondelmeyer, PRIME Institute of the University of Minnesota; and David J. Gross of AARP finds that average manufacturer price increases for brand name and specialty prescription drugs widely used by Medicare beneficiaries continued to far outstrip the price increases for other consumer goods and services.

The Employment Situation: Welcome Drop in Overall Unemployment Does Not Extend to Older Workers / *Fact Sheet*

November 2009— This fact sheet by Sara Rix highlights the employment and unemployment situation for persons aged 55 and older. Federal and State Income Tax Incentives for Private Long-Term Care Insurance / *Research Report*

November 2009—This PPI research report by David Baer describes federal and state tax subsidies for long-term care insurance, their value to taxpayers (by age and income), and where possible, their cost to federal and state governments.

Federal and State Income Tax Incentives for Private Long-Term Care Insurance / *Research Report*

November 2009—This research report by David Baer and Ellen O'Brien describes federal and state tax subsidies for long-term care insurance, their value to taxpayers (by age and income), and where possible, their cost to federal and state governments.

The Social Compact in the Twenty-First Century / *Research Report*

November 2009—This special report by Sara Rix examines perceptions of the “social compact” or “social contract”—the reciprocal relationship between employers and employees that for millions of workers has led to a good job with long-term financial security. The report reveals changing trends in employer and employees perspectives and expectations.

Medicare Beneficiary Costs Set to Rise for Part D Drug Benefit in 2010 / *Fact Sheet*

November 2009—This fact sheet by Lee Rucker and Leigh Purvis details rising costs for participants in Medicare Part D plans in 2010.

Reduce Waste, Fraud and Abuse in Health Care / *Fact Sheet*

November 2009—Keith D. Lind describes the problems of waste, fraud, and abuse in the health care system, and highlights some solutions to these problems.

The Employment Situation, October 2009 / *Fact Sheet*

October 2009— This fact sheet by Sara Rix highlights the employment and unemployment situation for persons aged 55 and older.

Employer-Provided Pensions: Less to Count On / *Research Report*

October 2009—This report by Sandy Mackenzie and Kebin Wu finds that the coverage of the employer-provided pension system is limited, and there are marked disparities in coverage between rich and poor, Hispanic and white, well- and less well-educated and other social groups.

Creating a 21st Century Nursing Workforce to Care for Older Americans: Modernizing Medicare Support for Nursing Education / *Insight on the Issues*

October 2009— This report describes the evolving needs of the Medicare population and federal policy changes that would support the preparation of the nursing workforce with the skills necessary to meet those needs. It concludes that Medicare funding for nursing education should be directed toward increasing the education of Advanced Practice Registered Nurses.

Beyond Age Rating: Spreading Risk in Health Insurance Markets / *Insight on the Issues*

October 2009— This analysis by Lynn Nonnemaker takes a fresh look at the practice of age rating health insurance premiums—a key issue in the health reform debate. This paper demonstrates that alternative mechanisms to offset risk—such as risk adjustment and risk sharing—can be used to equitably compensate plans, ensure people access to a choice of plans, and encourage insurance plans to manage costs-efficiently

Integrating Medicare and Medicaid: State Experience with Dual Eligible Medicare Advantage Special Needs Plans, 2009 / *Research Report*

October 2009—This report by PPI's Lynda Flowers and experts at Health Management Associates explores the experiences of Minnesota, New Mexico, and New York in contracting with Medicare Advantage Special Needs Plans (SNPs) to provide integrated Medicare-Medicaid services, including Medicaid long-term care services, for dually eligible consumers.

The Consumer Price Index: How It Impacts the Federal Budget and Social Security Benefits / *Fact Sheet*

September 2009—This Fact Sheet by Selena Caldera describes four price indexes published by the Bureau of Labor Statistics and discusses differences in the methodology used to derive them. These differences can have a large effect on federal revenues and outlays, including Social Security benefits.

Providing Income for a Lifetime: Bridging the Gap between Academic Research and Practical Advice / *Research Report*

September 2009—Tony Webb of the Center for Retirement Research at Boston College describes what most households actually do about complicated financial decisions, the conventional wisdom as to what they should do, and what a careful economic analysis suggests that most people should do.

Making Your Nest Egg Last a Lifetime / *Insight on the Issues*

September 2009—Tony Webb of Boston College what most households actually do and what economic analysis suggests they should do to attain lifetime financial security.

The Case for Investing in Bonds During Retirement / *Insight on the Issues*

September 2009— In this Public Policy Institute Insight on the Issues, Tony Webb of the Center for Retirement Research at Boston College explains why retirees should consider providing guaranteed income through a portfolio of bonds, particularly Treasury inflation-protected bonds.

Should You Carry a Mortgage into Retirement / *Insight on the Issues*

September 2009—In this Public Policy Institute Insight on the Issues, Tony Webb of the Center for Retirement Research at Boston College explains why most households should try to pay down their mortgage before retirement, rather than seeking a higher rate of return in stocks or other assets.

Long-Term Care Insurance / *Fact Sheet*

September 2009—This fact sheet by Enid Kassner and Lina Walker looks at the role of LTCI in paying for overall long-term care spending. The high cost of LCTI premiums keeps most people from purchasing it. Yet, for those who own LTCI and receive benefits, the policies pay for a significant portion of care received.

Low-Income Housing Tax Credits / *Fact Sheet*

September 2009— This fact sheet by Jean Accius explains the Low-Income Housing Tax Credit, federal government's primary vehicle for producing affordable rental housing, and the characteristics of its projects and residents.

The Housing Trust Fund / *Fact Sheet*

September 2009—This fact sheet by Jean Accius provides an overview of the National Housing Trust Fund, enacted into law in 2008, This is the first federal housing production program created in 35 years to serve the housing needs of extremely low-income families.

Increasing Health Insurance Coverage for High-Cost Older Adults / *Research Report*

September 2009—This AARP Public Policy Institute research report by Linda Blumberg and Tim Waidmann of the Urban Institute explores recent policy ideas to make private health insurance more accessible and affordable for adults ages 50-64.

Increasing Health Insurance Coverage for High-Cost Older Adults / *In Brief*

September 2009— This AARP Public Policy Institute research report by Linda Blumberg and Tim Waidmann of the Urban Institute explores recent policy ideas to make private health insurance more accessible and affordable for adults ages 50-64.

Safe at Home? Developing Effective Criminal Background Checks and Other Screening Policies for Home Care Workers / *Research Report*

September 2009—This report by Sara Galantowicz, Thomson Reuters; Suzanne Crisp, Boston College; Naomi Karp and Jean Accius of the Public Policy Institute focuses on identifying policies and practices to improve federal and state background check screening of home care workers, with the goal of protecting vulnerable adults from harm.

Safe at Home? Developing Effective Criminal Background Checks and Other Screening Policies for Home Care Workers / *In Brief*

September 2009—This synopsis of a report by Sara Galantowicz, Thomson Reuters; Suzanne Crisp, Boston College; Naomi Karp and Jean Accius of the Public Policy Institute focuses on improving federal and state background check screening of home care workers to protect vulnerable adults from harm.

Preserving Affordability and Access in Livable Communities: Subsidized Housing Opportunities near Transit and the 50+ Population / *Research Report*

September 2009—This report by Rodney Harrell of PPI; Allison Brooks of Reconnecting America; and Todd Nedwick of the National Housing Trust analyzes the location of affordable housing in 20 metropolitan areas by mapping federally subsidized rental apartments near transit. It offers recommendations for preserving and expanding this housing.

Preserving Affordability and Access in Livable Communities: Subsidized Housing Opportunities near Transit and the 50+ Population / *In Brief*

September 2009—This synopsis of a report by Rodney Harrell of PPI; Allison Brooks of Reconnecting America; and Todd Nedwick of the National Housing Trust offers recommendations for preserving and expanding federally subsidized rental apartments near transit.

Building Adult Foster Care: What States Can Do / *Research Report*

September 2009—Robert L. Mollica; Kristin Simms-Kastelein; Michael Cheek; Candace Baldwin; Jennifer Farnham; Susan Reinhard; and Jean Accius examines the role of adult foster care (AFC) within the array of long-term services and supports. It explores the trends and issues facing adult foster care providers, discusses the role of the Nurse Practice Act on the scope of services available in adult foster care and offer recommendations as to how states can support the development and growth of AFC services.

Building Adult Foster Care: What States Can Do / *In Brief*

September 2009—A brief synopsis of a PPI research report that examines the role of adult foster care (AFC) within the array of long-term services and supports; explores

trends and issues facing adult foster care providers, and offers recommendations as to how states can support the development and growth of AFC services.

Income, Poverty, and Health Insurance Coverage in the United States / *Fact Sheet*

June 2009—Using data from the U.S. Census Bureau’s Current population Surveys, this series of annual AARP Public Policy Institute Fact Sheets by Ke Bin Wu has been reporting the income, poverty and health Insurance status of Americans of all ages since 1995.

A Medicare Buy-in Program / *Insight on the Issues*

June 2009—Medicare buy-in as part of health reform? The pros and cons of allowing older Americans to buy into Medicare before age 65 are reviewed in this AARP Public Policy Institute Insight on the Issues by Gerry Smolka and Sarah Thomas.

A Medicare Buy-in Program / *In Brief*

June 2009—Medicare buy-in as part of health reform? The pros and cons of allowing older Americans to buy into Medicare before age 65 are reviewed in this brief synopsis of an AARP Public Policy Institute research report of the same name by Gerry Smolka and Sarah Thomas.

Medicare Beneficiaries’ Out-of-Pocket Spending for Health Care Services / *Insight on the Issues*

June 2009— Medicare beneficiaries’ out-of-pocket spending for health care services is examined in this AARP Public Policy Institute Insight on the Issues and chart pack by Lynn Nonnemaker and Shelly-Ann Sinclair. Beneficiaries spent an average of \$4,394 of their own money on health care services in 2005—about 28 percent of income.

Providing More Long-term Support and Services at Home: Why It’s Critical for Health Reform / *Fact Sheet*

June 2009—This paper explains how expansion of home and community-based long term care services can significantly help address the health care needs of many older adults.

The GINA Law: Consumer Protection in a New Era of Genetic Testing / *Fact Sheet*

May 2009— A May 2009 Medicare coverage decision involving genomic testing, and the passage of the Genetic Information Nondiscrimination Act (GINA), highlight the scientific and societal ramifications of integrating genomics and genetic testing into our healthcare system, while protecting consumers, as discussed in this AARP Public Policy Institute Fact Sheet by N. Lee Rucker.

Biologics in Perspective: The Case for Generic Biologic Drugs / *Fact Sheet*

May 2009— This AARP Public Policy Institute Fact Sheet by Leigh Purvis discusses the growing need for generic biologic drugs.

Closing a Gap in Medicare Drug Coverage: How to Help Millions of Beneficiaries Afford Needed Medication / *Fact Sheet*

May 2009— This AARP Public Policy Fact Sheet by Lee Rucker and Leigh Purvis explains the gap in Medicare Part D drug coverage known as the “doughnut hole,” discusses how it impacts beneficiaries, and presents options for closing the gap

Creating a Medicare Transitional Care Benefit: How it Can Save Billions and Improve Care / *Fact Sheet*

May 2009— This AARP Public Policy Institute Fact Sheet explains how a Medicare transitional care benefit can save billions of dollars in hospital readmissions and improve health outcomes and satisfaction for millions of beneficiaries with multiple chronic conditions.

Planning Complete Streets for an Aging America / *In Brief*

May 2009— Despite the age tsunami, over two-thirds of transportation planners and engineers have yet to begin considering the needs of older people in their multimodal street planning. This Public Policy Institute In Brief summarizes how Complete Streets can be applied toward road planning and design to increase the safety and availability of older adults’ travel options.

Planning Complete Streets for an Aging America / *Research Report*

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Older Workers on the Move: Recareering in Later Life / *Research Report*

May 2009— This AARP Public Policy Institute Research Report by Richard W. Johnson, Janette Kawachi, and Eric K. Lewis of The Urban Institute examines the characteristics of workers who change careers in later life. Career change may become more common as more individuals continue to work past retirement age.

Older Workers on the Move: Recareering in Later Life / *In Brief*

May 2009— A synopsis of the AARP Public Policy Institute Research Report by Richard W. Johnson, Janette Kawachi, and Eric K. Lewis of The Urban Institute, which examines the characteristics of workers who change careers in later life.

Physician Payment Reform in Medicare / *In Brief*

April 2009— Ways to improve Medicare payments to physicians currently being tested, as well as lessons from abroad, are examined in this brief synopsis of the AARP Public Policy Institute research report, Physician Payment: Current System and Opportunities for Reform, written by Lynn Nonnemaker, Sarah Thomas, and Joyce Dubow.

Physician Payment: Current System and Opportunities for Reform / *Research Report*

April 2009— This AARP Public Policy Institute research report by Lynn Nonnemaker, Sarah Thomas, and Joyce Dubow examines ways to improve the physician payment system, with a focus on Medicare. Key problems with the current system are explored, along with ideas for reform, including several international models of payment.

Social Security: Ten Facts that Matter / *Fact Sheet*

April 2009— This AARP Public Policy Institute Fact Sheet by Selena Caldera discusses ten important facts about Social Security, highlighting the program's long-term solvency problem and the critical role it plays in securing the income of many Americans.

An Illustrative Analysis of Medicare Options Compare: What's There and What's Not? / *Insight On the Issues*

April 2009— This AARP Public Policy Institute Insight on the Issues by Marsha Gold of Mathematica Policy Research assesses Medicare Options Compare, a web site maintained by the Centers for Medicare and Medicaid Services to help beneficiaries choose among available Medicare Advantage plans.

Employment Support for the Transition to Retirement: Can a New Program Help Older Workers Work Longer and Protect Those Who Cannot? / *In Brief*

April 2009— In this brief synopsis of an AARP Public Policy Institute report with the same title, David Stapleton of Mathematica Policy Research, Inc., proposes a program to encourage later retirement by helping older workers increase their earnings and postpone reliance on their retirement benefits until the benefits are larger.

Employment Support for the Transition to Retirement: Can a New Program Help Older Workers Continue to Work and Protect Those Who Cannot? / *Research Report*

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State-Funded Home and Community-Based Services Programs for Older Adults / *Research Report*

April 2009— This report by Robert L. Mollica, National Academy for State Health Policy; Kristin Simms-Kastelein, National Academy for State Health Policy; and Enid Kassner, AARP Public Policy Institute finds that, overall, states have maintained funding for their state-funded HCBS programs over the past decade.

Rx Watchdog Report: Trends in Prices of Prescription Drugs Used by Medicare Beneficiaries / *Research Report*

April 2009— Changes in prices charged by manufacturers to wholesalers and other

direct purchasers for the brand name drugs most widely used by Medicare beneficiaries are examined in this series of AARP Public Policy Institute reports.

Social Security Disability Insurance: A Primer / *Insight on the Issues*

April 2009— This AARP Public Policy Institute *Insight on the Issues* by Ellen O'Brien provides an overview of the Social Security Disability Insurance program, including how the program works, who it serves, how it is administered, and how it is financed.

19 Million Working-Age Americans Have a Disability that Limits or Prevents Work. Most Are Poor or Low-Income. / *Fact Sheet*

April 2009— This AARP Public Policy Institute *Fact Sheet* by Ellen O'Brien and Carlos Figueiredo explains why people with disabilities are often at a disadvantage in the labor market and calls on insurance and assistance programs to provide more timely and adequate support.

Raising the Retirement Age Would Impact the Most Vulnerable / *In Brief*

March 2009— This brief synopsis of an AARP Public Policy Institute Research Paper by Xiaoyan Li, Michael Hurd, and David S. Loughran of the RAND Corporation examines who might be adversely affected if the age of early eligibility for Social Security retirement benefits, currently 62, is increased.

Raising the Retirement Age Would Impact the Most Vulnerable / *Research Report*

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Beyond 50.09 Chronic Care: A Call to Action for Health Reform / *Research Report*

March 2009— The ninth of AARP's annual Beyond 50 reports on people with chronic illness and their caregivers, offering recommendations for changes in the delivery of health care to better support this population.

Taking the Long View: Investing in Medicaid Home and Community-Based Services Is Cost-Effective / *Insight on the Issues*

March 2009— This AARP Public Policy Institute *Insight on the Issues* highlights research showing, over time, states that invest in home and community-based services (HCBS) experience slower Medicaid expenditure growth than states with low HCBS spending.

Health Care Reform: What's at Stake for 50- to 64-Year-Olds? / *Insight on the Issues*

March 2009— Health care costs and coverage issues for adults ages 50-64 and policy implications for health care reform are explored in this *Insight on the Issues* by Gerry Smolka, Leigh Purvis, and Carlos Figueiredo of AARP's Public Policy Institute.

How Consumer Choice Affects Health Coverage Plan Design / *Insight on the Issues*

March 2009— The challenges of designing a sustainable health coverage program to serve people with differing health needs are outlined in this AARP Public Policy Institute *Insight on the Issues*, written by Mercer’s George Wagoner. Choices can attract broad enrollment but can produce unanticipated costs for individuals and program sponsors.

A First Look at How Medicare Advantage Benefits and Premiums in Individual Enrollment Plans are Changing from 2008 to 2009 / *Insight on the Issues*

March 2009— Between 2008 and 2009, the number of Medicare Advantage plans increased slightly and cost sharing varied substantially across plans. This AARP Public Policy Institute *Insight on the Issues* by Marsha Gold and Maria Cupples Hudson of Mathematica Policy Research analyzes data from the Centers for Medicare and Medicaid Services.

Medicare Advantage Benefit Design: What Does It Provide, What Doesn’t It Provide, and Should Standards Apply? / *Research Report*

March 2009— This AARP Public Policy Institute research report by Marsha Gold and Maria Cupples Hudson analyzes recent changes in Medicare Advantage (MA) benefit design. It finds that MA plans have utilized the flexibility afforded them under the law to modify the structure of traditional Medicare benefits in important ways.

Across the States 2009: Profiles of Long-Term Care and Independent Living / *Research Report*

March 2009— This eighth edition of AARP Public Policy Institute’s state long-term care reference report presents comparable state- and national-level data for more than 140 indicators on long-term services and supports from a wide variety of sources.

Social Security Financing: Automatic Adjustments to Restore Solvency / *In Brief*

February 2009— A growing number of countries are adopting automatic mechanisms to improve social security solvency, rather than changing taxes or benefits in an ad hoc manner. This brief synopsis of a paper by John Turner of the Pension Policy Center highlights the experience of 12 countries that have adopted auto-stabilization mechanisms.

Social Security Financing: Automatic Adjustments to Restore Solvency / *Research Report*

February 2009— Many countries are facing social security solvency problems as longevity increases and birthrates fall. A growing number are adopting automatic mechanisms to improve solvency, rather than changing taxes or benefits in an ad hoc manner. In this paper, John Turner discusses the experience of 12 countries that have adopted auto-stabilization mechanisms.

A New Perspective on “Saving” for Retirement / *Insight on the Issues*

February 2009— The concepts of “saving” and “wealth” are examined in this AARP

Public Policy Institute Insight on the Issues. Author John Gist explains how our standard measure of saving provides little insight into household retirement wealth accumulation and draws implications for understanding retirement preparation.

Need for Low-Income Heating Assistance Continues Despite Recent Drop in Some Home Heating Costs / *Fact Sheet*

January 2009— This fact sheet from AARP's Public Policy Institute examines data from the Energy Information Administration on heating-related energy consumption and expenditures among consumers age 65 and older. The analysis finds that despite recent increases in Low-Income Home Energy Assistance Program funding, heating assistance remains inadequate.

Medicare Cost-Sharing Requirements for 2009 / *Fact Sheet*

January 2009— This fact sheet by Lynn Nonnemaker of AARP's Public Policy Institute lays out cost-sharing obligations for Medicare beneficiaries in 2009. It also lists the preventive services that Medicare covers in 2009 and indicates whether the Medicare Part B deductible applies to each service.

Little to Cheer About: Unemployment and the Older Worker / *Fact Sheet*

January 2009— This fact sheet by Sara E. Rix of AARP's Public Policy Institute highlights the unemployment situation of workers aged 55 and older one year into the current recession. It shows that in December 2008, the unemployment rate for this group was the highest monthly rate it has been since October 1992

The Medicare Beneficiary Population / *Fact Sheet*

January 2009— This AARP Public Policy Institute Fact Sheet by Ben Umans and Lynn Nonnemaker describes the demographic characteristics of the Medicare beneficiary population. It examines age, gender, and socioeconomic status, as well as health status and service utilization for the beneficiary population.

The Earned Income Tax Credit and Older Workers / *Insight on the Issues*

January 2009— A proposal to eliminate the age limits that prevent workers over age 64 or under 25 from qualifying for the earned income tax credit is examined in this Public Policy Institute Insight on the Issues by Janet McCubbin.

The Impact of the Financial Crisis on Older Americans / *Research Report*

January 2009— The economic downturn and its impact on older Americans is examined in this AARP Public Policy Institute Insight on the Issues by Sandy Mackenzie. It finds that the federal government must concentrate above all on reviving the economy and the flow of credit.