

Long-Term Care in North Dakota



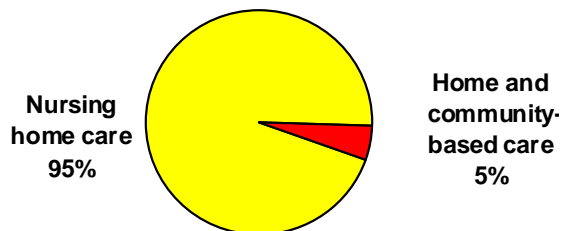
The number of North Dakota residents age 85 and older is projected to grow by 34 percent by 2030.

North Dakota's older population can be at greater risk for chronic illnesses and in need of long-term care. Fifteen percent of North Dakota's population is age 65+ with over 17,000 residents age 85+.¹ North Dakota's age 85+ population – the age group that is most likely to need long-term care services – will grow 34% from 2007 to 2030.² In fact, North Dakota had the highest percentage of people 85+ (2.7%) in the nation in 2007, and is projected to also have the highest percentage (3.8%) of this population in 2030.³

Most prefer to receive long-term care at home; however, North Dakota spends nearly all of the state's Medicaid funds on institutional care.

The majority of Americans age 50+ (89%) want to stay in their homes for as long as they can.⁴ Over 73,000 North Dakotans rely on Medicaid, and 13% of whom are age 65+.⁵ Home and community-based service (HCBS) waivers allow Medicaid recipients to receive Medicaid funding for in-home care. In North Dakota, Medicaid allows some to choose in-home care instead of nursing home care. In 2006, 340 North Dakotans 65+ with disabilities received a waiver.⁶ There were no waiting lists for this group in 2008.⁷ On average, the Medicaid program can provide HCBS to three people for the cost of serving one person in a nursing home.⁸

North Dakota spends only five percent of its Medicaid long-term care dollars for older people and adults with physical disabilities on home and community-based care – ranking it near the bottom (48th) in spending on home care services for this population.⁹



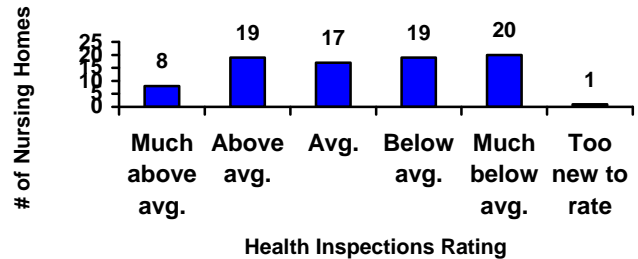
In addition, 56,000 North Dakotans are providing family caregiving to a loved one at home. This care is valued at \$5.8 million.¹⁰

North Dakota's average daily nursing facility rate was \$179 in 2009.

In 2007, North Dakota's nursing homes had an occupancy rate of 92%.¹¹ In 2009, the average daily nursing home rate was \$179.¹² In 2008, North Dakota's average rate for home health aides (\$19/hr private pay) was right at the national average, but its rate for Medicare-certified home health aides (\$29/hr) was lower than the national average. However, its rate for adult day care (\$73/day) was one of the highest in the nation.¹³

Nearly a third of North Dakota's nursing homes rated above average in health inspections.

The Centers for Medicare and Medicaid Services (CMS) created a five-star quality rating to help consumers compare nursing homes. CMS rates nursing homes on health inspections, staffing, and quality measures.



The health inspection process is comprehensive and conducted by a trained team of objective surveyors.¹⁴

Recent studies have found that non-profit nursing homes generally deliver higher quality of care.¹⁵ In 2007, eight percent of North Dakota's nursing homes were for profit (89%, non-profit; 4%, government-owned).¹⁶

Few Americans have long-term care insurance.

Nationally, about 7 million long-term care insurance policies were in effect in 2005, and the typical purchaser was age 61 with assets over \$100,000.¹⁷ Cost is a major factor in the decision to purchase long-term care insurance. In 2008, premiums for a married couple in their sixties were about \$3,000 a year.¹⁸ North Dakota has not adopted the most recent long-term care insurance recommendations from the National Association of Insurance Commissioners (NAIC).¹⁹

End Notes

The data utilized in this report is the most recent publicly available data collected for all states.

¹U.S. Census Bureau, Population Division. Estimates of the Resident Population by Selected Age Groups for the United States and Puerto Rico: July 1, 2008. Released May 14, 2009. URL: <http://www.census.gov/popest/states/asrh/SC-EST2008-01.html>

²Gibson, Mary Jo, Fox-Grage, Wendy, Houser, Ari. *Across the States 2009: Profiles of Long-Term Care and Independent Living: Executive Summary, State Data, and Rankings*. Page 34. AARP Public Policy Institute. Washington, D.C. URL: http://www.aarp.org/research/ppi/ltc/Other/articles/across_the_states_2009_profiles_of_long-term_care_and_independent_living.html

³Ibid. Page 33.

⁴Providing More Long-term Support and Services at Home: Why It's Critical for Health Reform. AARP Public Policy Institute, June 2009. URL: http://www.aarp.org/research/ppi/ltc/hcbs/articles/fs_hcbs_hcr.html

⁵The Kaiser Family Foundation, statehealthfacts.org. State Medicaid Fact Sheets, 2006-2007: North Dakota. URL: <http://www.statehealthfacts.org/mfs.jsp?rgn=36&rgn=1&x=9&y=11>

⁶Ibid. *Medicaid 1915(c) Home and Community-Based Service Waiver Participants, by Type of Waiver, 2006*. Data Source: The Kaiser Commission on Medicaid and the Uninsured (KCMU) and The University of California at San Francisco's (UCSF) analysis based on The Centers for Medicare & Medicaid Services (CMS) Form 372, December 2009, Table 5. "Medicaid 1915(c) Home and Community-Based Service Programs: Data Update" available at <http://www.kff.org/medicaid/7720.cfm>. URL: <http://www.statehealthfacts.org/comparetable.jsp?ind=241&cat=4>

⁷Ibid. *Waiting Lists for Medicaid 1915(c) Home and Community-Based Waivers, 2008*. Data Source: The Kaiser Commission on Medicaid and the Uninsured (KCMU) and The University of California at San Francisco's (UCSF) analysis based on The Centers for Medicare & Medicaid Services (CMS) Form 372, December 2009, Table 11. "Medicaid 1915(c) Home and Community-Based Service Programs: Data Update" available at <http://www.kff.org/medicaid/7575.cfm>. URL: <http://www.statehealthfacts.org/comparetable.jsp?ind=247&cat=4&sub=62&yr=62&typ=1>

⁸Providing More Long-term Support and Services at Home: Why It's Critical for Health Reform. AARP Public Policy Institute, June 2009. URL: http://www.aarp.org/research/ppi/ltc/hcbs/articles/fs_hcbs_hcr.html

⁹Gibson, Mary Jo, Fox-Grage, Wendy, Houser, Ari. *Across the States 2009: Profiles of Long-Term Care and Independent Living: Executive Summary, State Data, and Rankings*. Page 45. AARP Public Policy Institute. Washington, D.C. URL: http://www.aarp.org/research/ppi/ltc/Other/articles/across_the_states_2009_profiles_of_long-term_care_and_independent_living.html

¹⁰Ibid. Page 44.

¹¹Ibid. Page 66.

¹²ND.gov. Official portal for North Dakota State Government. Department of Human Services, Medicaid Long-Term Care Services. <http://www.nd.gov/dhs/services/medicalserv/medicaid/longtermcare.html>

¹³Gibson, Mary Jo, Fox-Grage, Wendy, Houser, Ari. *Across the States 2009: Profiles of Long-Term Care and Independent Living: Executive Summary, State Data, and Rankings*. Page 60. AARP Public Policy Institute. Washington, D.C. URL: http://www.aarp.org/research/ppi/ltc/Other/articles/across_the_states_2009_profiles_of_long-term_care_and_independent_living.html

¹⁴Centers for Medicare and Medicaid Services. Note: These data are updated monthly. Data for this brief was pulled on November 3, 2009. URL: <http://www.medicare.gov/NHCompare/Include/DataSection/Questions/ProximitySearch.asp>

¹⁵BMJ 2009 (British Medical Journal); 339:b2732. URL: www.pnhp.org/nursing_home

¹⁶The Kaiser Family Foundation, statehealthfacts.org. Table: *Distribution of Certified Nursing Facilities by Ownership Type, 2007*. Data Source: C. Harrington, H. Carrillo, and B. Blank. Table 7, "Nursing, Facilities, Staffing, Residents, and Facility Deficiencies, 2001 Through 2007," Department of Social and Behavioral Sciences, University of California, San Francisco, accessed September 2008. Available at <http://www.pascenter.org>. Based on the Online Survey, Certification, and Reporting system (OSCAR), Centers for Medicare and Medicaid Services, U.S. Department of Health and Human Services. URL: <http://www.statehealthfacts.org/comparetable.jsp?ind=412&cat=8&sub=97&yr=62&typ=2>

¹⁷Kassner, Enid. Long-Term Care Insurance Fact Sheet. AARP Public Policy Institute. June 2009. URL: http://www.aarp.org/research/ppi/ltc/ltc-ins/articles/LTCI_fact_sheet_2009_08.html

¹⁸Tumlinson, Anne, Aguiar, C. and Watts, M. Closing the Long-Term Care Funding Gap: The Challenge of Private Long-Term Care Insurance. Kaiser Family Foundation. Page 6. June 2009. URL: <http://www.kff.org/insurance/upload/Closing-the-Long-Term-Care-Funding-Gap-The-Challenge-of-Private-Long-Term-Care-Insurance-Report.pdf>

¹⁹Gibson, Mary Jo, Fox-Grage, Wendy, Houser, Ari. *Across the States 2009: Profiles of Long-Term Care and Independent Living*. Page 28. AARP Public Policy Institute. Washington, D.C. URL: http://www.aarp.org/research/ppi/ltc/Other/articles/across_the_states_2009_profiles_of_long-term_care_and_independent_living.html