



# Long-Term Care in Rhode Island



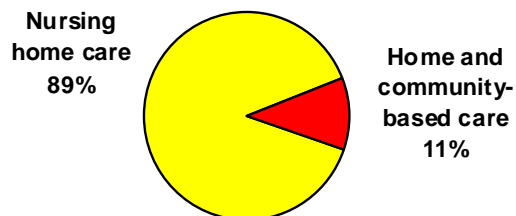
**The number of Rhode Island residents age 85 and older is projected to grow by nearly 50 percent by 2030.**

Rhode Island's older population can be at greater risk for chronic illnesses and in need of long-term care. Fourteen percent of its population is age 65+ with 26,000 residents age 85+. Rhode Island's age 85+ population – the age group that is most likely to need long-term care services – will grow 46% from 2007 to 2030.<sup>2</sup> This ranks Rhode Island (39<sup>th</sup>) in the nation in the projected growth rate of the 85+ population.

**Most prefer to receive long-term care at home; however, Rhode Island spends nearly 90 percent 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.<sup>3</sup> About 198,000 people rely on Medicaid, and 13% are age 65+. Home and community-based service (HCBS) waivers allow Medicaid recipients to receive Medicaid funding for in-home care. In Rhode Island, Medicaid allows some to choose in-home care instead of nursing home care. In 2006, 873 people 65+, 1,998 people 65+ with disabilities, and 109 adults (18-64) with disabilities received a waiver.<sup>5</sup> There were 99 people 65+ with disabilities and 12 adults (18-64) with disabilities who waited to receive a waiver in 2008.<sup>6</sup> On average, the Medicaid program can provide HCBS to three people for the cost of serving one person in a nursing home.<sup>7</sup>

Rhode Island spends 11% of its Medicaid long-term care dollars for older people and adults with physical disabilities on home and community-based care – ranking it 39<sup>th</sup> in spending on home care services for this population.<sup>8</sup>



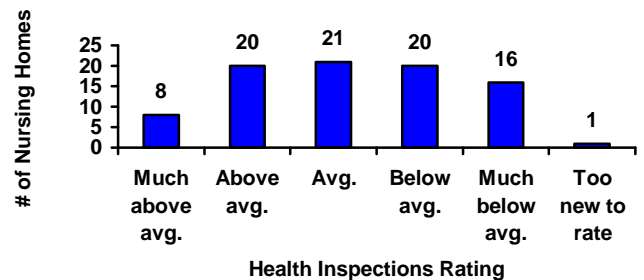
In addition, 114,000 Rhode Islanders are providing family caregiving to a loved one at home. This care is valued at over \$1.4 billion.<sup>9</sup>

**Rhode Island has the 8<sup>th</sup> highest average nursing home private pay rate in the nation at \$248 per day.**

In 2007, Rhode Island's nursing homes had an occupancy rate of 92%.<sup>10</sup> This care is expensive. In 2008, Rhode Island had one of the highest average private pay daily rates in the nation of nearly \$250.<sup>11</sup> Rhode Island had higher rates for private pay home health aides (\$22/hr) and lower rates for Medicare-certified aides (\$22/hr). Adult day care averaged \$64/day.<sup>12</sup>

**A third of Rhode Island'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.<sup>13</sup>

Recent studies have found that non-profit nursing homes generally deliver higher quality of care.<sup>14</sup> In 2007, 80% of Rhode Island's nursing homes were for profit while 20% were non-profit.<sup>15</sup>

**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.<sup>16</sup> 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.<sup>17</sup> Rhode Island has not adopted the most recent long-term care insurance recommendations from the National Association of Insurance Commissioners (NAIC).<sup>18</sup>

## End Notes

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

<sup>1</sup>U.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>

<sup>2</sup>Gibson, 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](http://www.aarp.org/research/ppi/ltc/Other/articles/across_the_states_2009_profiles_of_long-term_care_and_independent_living.html)

<sup>3</sup>Providing 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](http://www.aarp.org/research/ppi/ltc/hcbs/articles/fs_hcbs_hcr.html)

<sup>4</sup>The Kaiser Family Foundation, statehealthfacts.org. State Medicaid Fact Sheets, 2006-2007: Rhode Island. URL: <http://www.statehealthfacts.org/mfs.jsp?rgn=41&rgn=1&x=12&y=12>

<sup>5</sup>Ibid. *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>

<sup>6</sup>Ibid. *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>

<sup>7</sup>Providing 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](http://www.aarp.org/research/ppi/ltc/hcbs/articles/fs_hcbs_hcr.html)

<sup>8</sup>Gibson, 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](http://www.aarp.org/research/ppi/ltc/Other/articles/across_the_states_2009_profiles_of_long-term_care_and_independent_living.html)

<sup>9</sup>Ibid. Page 44.

<sup>10</sup>Ibid. Page 66.

<sup>11</sup>Ibid. Page 59.

<sup>12</sup>Ibid. Page 60.

<sup>13</sup>Centers 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>.

<sup>14</sup>BMJ 2009 (British Medical Journal); 339:b2732. URL: [www.pnhp.org/nursing\\_home](http://www.pnhp.org/nursing_home)

<sup>15</sup>The 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>

<sup>16</sup>Kassner, 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](http://www.aarp.org/research/ppi/ltc/ltc-ins/articles/LTCI_fact_sheet_2009_08.html)

<sup>17</sup>Tumlinson, 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>

<sup>18</sup>Gibson, 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](http://www.aarp.org/research/ppi/ltc/Other/articles/across_the_states_2009_profiles_of_long-term_care_and_independent_living.html)