ACROSS THE STATES
PROFILES OF LONG-TERM CARE:
COLORADO

by Mary Jo Gibson
Steven R. Gregory
Ari N. Houser
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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 6th 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)**

<table>
<thead>
<tr>
<th></th>
<th>50-64</th>
<th>65-74</th>
<th>75-84</th>
<th>85+</th>
<th>Total 65+</th>
<th>Total Population</th>
</tr>
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<tbody>
<tr>
<td><strong>2002 (%)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>State</td>
<td>15.2</td>
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<td>3.3</td>
<td>1.1</td>
<td>9.5</td>
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<td>15.6</td>
<td>6.4</td>
<td>4.4</td>
<td>1.6</td>
<td>12.3</td>
<td>289,642,688</td>
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<tr>
<td><strong>2020 (%)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>State</td>
<td>16.7</td>
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<td>3.5</td>
<td>1.5</td>
<td>13.3</td>
<td>6,639,723</td>
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<tr>
<td>US</td>
<td>18.0</td>
<td>9.0</td>
<td>4.5</td>
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<td>15.5</td>
<td>365,963,239</td>
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<td>% Change in Population #</td>
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<td></td>
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<td>State</td>
<td>59.7</td>
<td>136.4</td>
<td>56.8</td>
<td>86.6</td>
<td>103.2</td>
<td>45.3</td>
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<td>US</td>
<td>45.8</td>
<td>78.5</td>
<td>28.8</td>
<td>60.0</td>
<td>58.4</td>
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**Population Characteristics**

<table>
<thead>
<tr>
<th>Population Characteristics</th>
<th>State</th>
<th>Rank</th>
<th>US</th>
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</thead>
<tbody>
<tr>
<td>Minority/Ethnic Population Age 65+ (%), 2002</td>
<td>13.5</td>
<td>22</td>
<td>17.6</td>
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<tr>
<td>Rural Population Age 65+ (%), 2000</td>
<td>15.9</td>
<td>37</td>
<td>21.7</td>
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<tr>
<td>Bachelor Level Education or Higher Age 65+ (%), 2002</td>
<td>21.3</td>
<td>7</td>
<td>16.7</td>
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<tr>
<td>Household Income Age 65+ (median), 2002</td>
<td>$27,631</td>
<td>15</td>
<td>$26,322</td>
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<tr>
<td>Poverty Status Age 65+ (%), 2002</td>
<td></td>
<td></td>
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<tr>
<td>At/Below Poverty (%)</td>
<td>9.3</td>
<td>26</td>
<td>9.7</td>
</tr>
<tr>
<td>101-200% of Poverty (%)</td>
<td>22.7</td>
<td>35</td>
<td>23.8</td>
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**NEED FOR LONG-TERM CARE**

<table>
<thead>
<tr>
<th>Need for Long-Term Care</th>
<th>State</th>
<th>Rank</th>
<th>US</th>
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</thead>
<tbody>
<tr>
<td>Men per 100 Women Age 85+ (#), 2002</td>
<td>43.3</td>
<td>32</td>
<td>47.9</td>
</tr>
<tr>
<td>Women Age 80+ At/Below Poverty Level (%)</td>
<td>16.6</td>
<td>20</td>
<td>15.1</td>
</tr>
<tr>
<td>Persons Age 85+ Living Alone (%)</td>
<td>48.9</td>
<td>35</td>
<td>50.2</td>
</tr>
<tr>
<td>Persons Age 65+ with Activity Limitations (%)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-Care Limitations (%)</td>
<td>7.1</td>
<td>42</td>
<td>9.2</td>
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<tr>
<td>Mobility Limitations (%)</td>
<td>14.9</td>
<td>43</td>
<td>18.4</td>
</tr>
<tr>
<td>Self-Care or Mobility Limitations (%)</td>
<td>16.1</td>
<td>45</td>
<td>20.1</td>
</tr>
<tr>
<td>Sensory Limitations (%)</td>
<td>18.0</td>
<td>19</td>
<td>16.6</td>
</tr>
<tr>
<td>Cognitive/Mental Limitations (%)</td>
<td>9.9</td>
<td>26</td>
<td>10.8</td>
</tr>
</tbody>
</table>

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

### Livable Communities

<table>
<thead>
<tr>
<th>Measure</th>
<th>State</th>
<th>Rank</th>
<th>US</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeownership Rate Age 65+ (%), 2002</td>
<td>79.5</td>
<td>29</td>
<td>78.6</td>
</tr>
<tr>
<td>Homeowners Age 65+ Paying 30%+ of Income for Housing (%) , 2002</td>
<td>22.1</td>
<td>23</td>
<td>22.7</td>
</tr>
<tr>
<td>Renters Age 65+ Paying 30%+ of Income for Housing (%) , 2002</td>
<td>67.6</td>
<td>2</td>
<td>60.3</td>
</tr>
<tr>
<td>Householders Age 65+ in Housing Built before 1960 (%) , 2003</td>
<td>27.7</td>
<td>47</td>
<td>41.2</td>
</tr>
<tr>
<td>Persons Age 75+ without Driver’s License (%) , 2000</td>
<td>16.6</td>
<td>48</td>
<td>31.7</td>
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<tr>
<td>Persons Age 70+ without a Vehicle in Household (%) , 2002</td>
<td>11.1</td>
<td>35</td>
<td>14.2</td>
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<tr>
<td>Grandparents Age 65+ Raising Grandchildren (% of Age 65+), 2002</td>
<td>3.2</td>
<td>35</td>
<td>4.6</td>
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</table>

### Use of Home and Community-Based Services (HCBS)

<table>
<thead>
<tr>
<th>Measure</th>
<th>State</th>
<th>Rank</th>
<th>US</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare Beneficiaries Receiving Home Health Services (%) , 2002</td>
<td>4.8</td>
<td>38</td>
<td>6.3</td>
</tr>
<tr>
<td>Medicare Home Health Visits per User (average #), 2002</td>
<td>26</td>
<td>23</td>
<td>30</td>
</tr>
<tr>
<td>Medicaid Beneficiaries Receiving Services in Residential Care Setting (%) , 2002</td>
<td>1.2</td>
<td>3</td>
<td>0.2</td>
</tr>
<tr>
<td>Medicaid Home and Community-Based Services Participants per 1000 population, 2001</td>
<td>7.4</td>
<td>24</td>
<td>7.4</td>
</tr>
<tr>
<td>Home Health Participants per 1000 population</td>
<td>1.9</td>
<td>24</td>
<td>2.6</td>
</tr>
<tr>
<td>Personal Care Participants per 1000 population</td>
<td>NA</td>
<td>NA</td>
<td>1.9</td>
</tr>
<tr>
<td>HCBS Waiver Participants per 1000 population</td>
<td>5.4</td>
<td>8</td>
<td>2.9</td>
</tr>
<tr>
<td>Aged/Disabled Waiver Participants per 1000 population</td>
<td>3.3</td>
<td>12</td>
<td>1.8</td>
</tr>
<tr>
<td>Medicaid Beneficiaries: Persons in Aged/Disabled Waiver Programs as % of Persons in Nursing Homes, 2001</td>
<td>138.7</td>
<td>5</td>
<td>49.5</td>
</tr>
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</table>

## Home & Community-Based Resources

### Home and Community-Based Resources Available

<table>
<thead>
<tr>
<th>Measure</th>
<th>State</th>
<th>Rank</th>
<th>US</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare-Certified Home Health Agencies per 1,000 Age 65+, 2003</td>
<td>0.29</td>
<td>14</td>
<td>0.20</td>
</tr>
<tr>
<td>Adult Day Facilities per 1000 Age 65+, 2001-2002</td>
<td>0.10</td>
<td>24</td>
<td>0.10</td>
</tr>
<tr>
<td>Residential Care Beds per 1,000 Age 65+, 2002</td>
<td>33</td>
<td>14</td>
<td>26</td>
</tr>
<tr>
<td>Personal &amp; Home Care Aides per 1,000 Age 65+, 2003</td>
<td>16</td>
<td>10</td>
<td>14</td>
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<tr>
<td>Hourly Wage (median), 2003</td>
<td>$8.42</td>
<td>19</td>
<td>$7.91</td>
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<tr>
<td>Home Health Aides per 1,000 Age 65+, 2003</td>
<td>NA</td>
<td>NA</td>
<td>16</td>
</tr>
<tr>
<td>Hourly Wage (median), 2003</td>
<td>NA</td>
<td>NA</td>
<td>$8.77</td>
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Note: The highest data value within each ranking is indicated by a “1.”
**Nursing Facility Services**

<table>
<thead>
<tr>
<th>Use and Quality of Nursing Facility Services</th>
<th>State</th>
<th>Rank</th>
<th>US</th>
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</thead>
<tbody>
<tr>
<td>Total Nursing Facility (N.F.) Residents (#), 2003</td>
<td>16,344</td>
<td>29</td>
<td>1,451,672</td>
</tr>
<tr>
<td>Nursing Facility Residents (% of Age 65+)</td>
<td>3.7</td>
<td>33</td>
<td>4.0</td>
</tr>
<tr>
<td>N.F. Residents with Medicaid as Primary Payer (%), 2003</td>
<td>59.5</td>
<td>43</td>
<td>66.3</td>
</tr>
<tr>
<td>N.F. Residents with Medicare as Primary Payer (%), 2003</td>
<td>9.2</td>
<td>38</td>
<td>11.3</td>
</tr>
<tr>
<td>N.F. Residents with “Other” as Primary Payer (%), 2003</td>
<td>31.3</td>
<td>7</td>
<td>22.4</td>
</tr>
<tr>
<td>Select Nursing Facility Resident Measures, 2004</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Residents with Physical Restraints (%)</td>
<td>7</td>
<td>17</td>
<td>8</td>
</tr>
<tr>
<td>“High-Risk” Residents with Pressure (Bed) Sores (%)</td>
<td>12</td>
<td>37</td>
<td>14</td>
</tr>
<tr>
<td>N.F. with Deficiency for Actual Harm or Jeopardy of Residents (%), 2002</td>
<td>23.5</td>
<td>14</td>
<td>18.0</td>
</tr>
</tbody>
</table>

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

- **Colorado**
  - Home and Community Services: 49.8%
  - Nursing Facilities: 46.5%
  - ICF/MR Facilities: 3.7%

- **United States**
  - Home and Community Services: 33.1%
  - Nursing Facilities: 53.4%
  - ICF/MR Facilities: 13.5%

**Nursing Facility Resources**

<table>
<thead>
<tr>
<th>Nursing Facility Resources Available</th>
<th>State</th>
<th>Rank</th>
<th>US</th>
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</thead>
<tbody>
<tr>
<td>Total Nursing Facilities (#), 2003</td>
<td>215</td>
<td>30</td>
<td>16,323</td>
</tr>
<tr>
<td>Nursing Facility Beds per 1,000 Age 65+, 2003</td>
<td>46</td>
<td>29</td>
<td>49</td>
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<tr>
<td>Long-Term Care Facility Beds per FTE Ombudsman (#), 2002</td>
<td>1,444</td>
<td>37</td>
<td>2,614</td>
</tr>
<tr>
<td>Nursing Facility Occupancy Rate (%), 2003</td>
<td>81.2</td>
<td>34</td>
<td>82.6</td>
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<tr>
<td>Direct-Care Nursing Hours per Resident Day (avg.), 2003</td>
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</tr>
<tr>
<td>RN Hours per Resident Day</td>
<td>0.5</td>
<td>10</td>
<td>0.4</td>
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<tr>
<td>LPN Hours per Resident Day</td>
<td>0.7</td>
<td>26</td>
<td>0.8</td>
</tr>
<tr>
<td>CNA Hours per Resident Day</td>
<td>2.1</td>
<td>34</td>
<td>2.2</td>
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Note: The highest data value within each ranking is indicated by a “1.”
LONG-TERM CARE FINANCING

Medicaid and State Expenditures

<table>
<thead>
<tr>
<th>Medicaid and State Expenditures</th>
<th>State</th>
<th>Rank</th>
<th>US</th>
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</thead>
<tbody>
<tr>
<td>Total Medicaid Spending (in millions), 2003</td>
<td>$2,532</td>
<td>29</td>
<td>$259,565</td>
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<tr>
<td>Medicaid Long-Term Care Spending (% of Total Medicaid), 2003</td>
<td>34.7</td>
<td>20</td>
<td>32.3</td>
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<tr>
<td>LTC Spending per Capita</td>
<td>$193</td>
<td>43</td>
<td>$288</td>
</tr>
<tr>
<td>Nursing Facility Spending per Capita</td>
<td>$90</td>
<td>43</td>
<td>$154</td>
</tr>
<tr>
<td>ICF/MR Spending per Capita</td>
<td>$7</td>
<td>42</td>
<td>$39</td>
</tr>
<tr>
<td>Home &amp; Community Based (HCBS) Spending per Capita</td>
<td>$96</td>
<td>23</td>
<td>$95</td>
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<tr>
<td>Home Health Spending per Capita</td>
<td>$18</td>
<td>7</td>
<td>$10</td>
</tr>
<tr>
<td>Personal Care Spending per Capita</td>
<td>NA</td>
<td>NA</td>
<td>$22</td>
</tr>
<tr>
<td>HCBS Waiver Spending per Capita</td>
<td>$79</td>
<td>23</td>
<td>$64</td>
</tr>
<tr>
<td>Medicaid HCBS Spending (% of Medicaid LTC Spending), 2003</td>
<td>49.8</td>
<td>8</td>
<td>33.1</td>
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<tr>
<td>State-Funded HCBS Program Spending for Older People (in millions), FY 2002</td>
<td>$2.7</td>
<td>35</td>
<td>$1,411.9</td>
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Public and Private Payment Rates

<table>
<thead>
<tr>
<th>Public and Private Payment Rates</th>
<th>State</th>
<th>Rank</th>
<th>US</th>
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<tbody>
<tr>
<td>Medicaid Reimbursement per day for Nursing Facility Care (average), 2002</td>
<td>$123</td>
<td>21</td>
<td>$118</td>
</tr>
<tr>
<td>Medicare Reimbursement per day for Nursing Facility Care (average), 2002</td>
<td>$266</td>
<td>20</td>
<td>$265</td>
</tr>
<tr>
<td>Private Pay Rate per day in Nursing Facility (urban average), 2003</td>
<td>$140</td>
<td>31</td>
<td>$158</td>
</tr>
<tr>
<td>Medicare Reimbursement per Home Health Visit (average), 2002</td>
<td>$131</td>
<td>19</td>
<td>$124</td>
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<tr>
<td>Private Pay Hourly Rate for Home Health Aide (urban average), 2003</td>
<td>$25.57</td>
<td>1</td>
<td>$18.12</td>
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TRENDS

Long-Term Care Trends*

<table>
<thead>
<tr>
<th>Long-Term Care Trends*</th>
<th>State</th>
<th>Rank</th>
<th>US</th>
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<tbody>
<tr>
<td>Nursing Facility Residents (% change), 1998-2003</td>
<td>-4.4</td>
<td>27</td>
<td>-4.0</td>
</tr>
<tr>
<td>Nursing Facility Beds (% change), 1998-2003</td>
<td>-1.3</td>
<td>18</td>
<td>-3.1</td>
</tr>
<tr>
<td>Nursing Facility Occupancy Rate (% change), 1998-2003</td>
<td>-3.1</td>
<td>35</td>
<td>-1.1</td>
</tr>
<tr>
<td>Medicare Home Health Visits per User (% change), 1993-2002</td>
<td>-36.6</td>
<td>12</td>
<td>-47.4</td>
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<tr>
<td>Medicaid Beneficiaries in Aged/Disabled Waiver Programs (% change), 1996-2001</td>
<td>66.2</td>
<td>23</td>
<td>74.0</td>
</tr>
<tr>
<td>Medicaid Total LTC Spending (% change), 1998-2003</td>
<td>40.7</td>
<td>31</td>
<td>41.4</td>
</tr>
<tr>
<td>Medicaid Nursing Facility Spending (% change), 1998-2003</td>
<td>21.3</td>
<td>36</td>
<td>30.6</td>
</tr>
<tr>
<td>Medicaid ICF/MR Facility Spending (% change), 1998-2003</td>
<td>45.7</td>
<td>5</td>
<td>14.7</td>
</tr>
<tr>
<td>Medicaid HCBS Spending (% change), 1998-2003</td>
<td>64.9</td>
<td>36</td>
<td>83.0</td>
</tr>
<tr>
<td>Medicaid Spending Other Than LTC (% change), 1998-2003</td>
<td>71.2</td>
<td>19</td>
<td>62.2</td>
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</tbody>
</table>

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

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
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.


**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).

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