

WHAT ARE LONG-TERM SERVICES AND SUPPORTS (LTSS)?

LTSS are a range of medical and nonmedical services and supports that people with disabilities and chronic conditions of all ages use to meet their medical, personal care, and daily needs. LTSS include services provided in home- and community-based settings (such as personal care attendant services) and in facilities/institutions (such as nursing facility care).

The Massachusetts Medicaid Policy Institute partnered with Manatt Health to create an overview of LTSS in Massachusetts ([view here](#)). Five key takeaways emerged:



1. People of all ages require LTSS in Massachusetts.

This includes:

- **Adults ages 65 and older:** Nationally, nearly half of older adults residing in the community have an LTSS need due to a cognitive or physical limitation. This is also the fastest growing population group in Massachusetts. Notably, the proportion of older adults in the United States who are Black, Asian, and Hispanic/Latino is expected to grow, while the share of older adults who are White is expected to decrease, potentially creating a disproportionate need for LTSS among communities of color.
- **Adults with disabilities:** One in 10 adults ages 18 to 64 in Massachusetts report living with a disability. Common conditions among working-age adults who require LTSS include intellectual disabilities, paralysis and nervous system disorders, physical disabilities, and mental health conditions.
- **Children:** While children under age 18 comprise a small percentage of the population using LTSS, children with special health care needs (such as cerebral palsy) often rely on LTSS to allow them to receive care at home with their families.



2. Because most health insurance coverage does not cover comprehensive LTSS, people in Massachusetts typically rely on MassHealth or self-pay for LTSS. These options can be very costly to families.

- Nearly three-quarters of Massachusetts residents have private commercial health insurance coverage or Medicare, which cover only a subset of LTSS for a limited duration of time.
- MassHealth (the state's Medicaid program) covers comprehensive LTSS. However, individuals must be below income and asset thresholds to qualify for coverage. Many older adults are forced to "spend down" their income or assets paying for LTSS until they become eligible for MassHealth coverage.
- Most individuals ages 65 and older can only access MassHealth LTSS coverage if their income is below roughly \$15,000 annually for an individual or roughly \$20,400 annually for a family of two. They also cannot qualify for MassHealth if they have assets over \$2,000 for an individual or \$3,000 for a family of two.
- Costs for most LTSS in Massachusetts are higher than the national average, particularly for nursing facility care, making it difficult for many residents to afford LTSS if they don't qualify for MassHealth.

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3. There is a significant shortage in the paid LTSS workforce nationally and in Massachusetts.

- A growing demand for LTSS and historical underinvestment in the LTSS workforce have contributed to critical recruitment and retention challenges for the direct care workforce.
- Despite the essential role of these workers, most direct care workers face low wages, few benefits, inadequate training and support, and demanding schedules.
- Because the direct care workforce is predominantly women and people of color, these workforce issues stifle the economic mobility and career advancement of people in these demographics.
- In recent years, Massachusetts has implemented several workforce development programs to address shortages and increase wages for direct care workers.
- Nearly 780,000 individuals, roughly 11 percent of all Massachusetts residents, provided informal unpaid LTSS care in 2021. Many caregivers choose to provide care to their family members and friends, but informal unpaid care also fills gaps resulting from LTSS workforce shortages and limited LTSS coverage by payers other than MassHealth.



4. Massachusetts is a national leader in LTSS performance, but there are still important areas for improvement.

- Massachusetts ranked fourth overall on AARP's LTSS 2023 State Scorecard Report.
- MassHealth has been a national leader in offering community-based LTSS that enable people to stay in their homes and communities. People often prefer this to entering institutions like nursing facilities.
- However, the AARP Scorecard identified several areas for improvement in Massachusetts' LTSS system, including safety and quality, particularly in nursing facilities.
- The Scorecard also identified multiple disparities in quality among nursing facilities in Massachusetts that had disproportionately high numbers of Black and/or Hispanic residents relative to other nursing facilities.



5. Massachusetts has opportunities to improve access to and quality of LTSS in the state.

Specifically, the Commonwealth could:

- **Continue to explore strategies to increase LTSS workforce capacity**, including enhancing efforts to ensure sufficient wages, benefits, and training for direct care workers in both community and institutional settings, and providing a tax credit for family caregivers' out-of-pocket expenses.
- **Continue to expand access to community-based LTSS**, including advancing "care at home" models that enable people who need LTSS to receive these and other services in their homes and communities.
- **Prioritize increasing payment options for moderate-income residents**, including promoting financing options for residents who do not qualify for MassHealth.
- **Enhance data quality and transparency about LTSS needs, usage, and costs in the Commonwealth**, including collecting data on the race, ethnicity, and primary language spoken among people using LTSS.

For more information, visit: