

# JUSTICE IN AGING

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FIGHTING SENIOR POVERTY THROUGH LAW

## California Legislative and Budget Proposals that Affect Low-Income Older Adults

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- All on mute. Use Questions function for substantive questions and for technical concerns.
- Problems with getting on to the webinar? Send an e-mail to [trainings@justiceinaging.org](mailto:trainings@justiceinaging.org).
- Slides and a recording are available at Justice in Aging - Advocates Resources - Trainings: [justiceinaging.org/resources-for-advocates/webinars](https://justiceinaging.org/resources-for-advocates/webinars). See also the chat box for this web address.

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Justice in Aging is a national organization that uses the power of law to fight senior poverty by securing access to affordable health care, economic security, and the courts for older adults with limited resources.

Since 1972 we've focused our efforts primarily on populations that have traditionally lacked legal protection such as women, people of color, LGBT individuals, and people with limited English proficiency.

# Diversity, Equity, and Inclusion

To achieve Justice in Aging, we must:

- Acknowledge systemic racism and discrimination
- Address the enduring negative effects of racism and differential treatment
- Promote access and equity in economic security, health care, and the courts for our nation's low-income older adults
- Recruit, support, and retain a diverse staff and board, including race, ethnicity, gender, gender identity and presentation, sexual orientation, disability, age, economic class

# Agenda

- Supplemental Security Income/State Supplementary Payment (SSI/SSP)
- California Health Care Proposals
- Questions?

# Planning for an Aging California

## Center **equity** and addressing **senior poverty**

- Highest rate of senior poverty of any state, with growing numbers facing homelessness.
- Inequities in systems lead to different experiences of aging. People of color, women, and LGBTQ individuals more likely to have poorer health and to experience poverty in older age.
- Master Plan on Aging is an opportunity to address senior poverty and inequities.

# Supplemental Security Income/State Supplementary Payment (SSI/SSP)

# Californians for SSI coalition

- Statewide coalition of over 200 organizations across the aging, disability rights, housing and homeless, anti-hunger, and anti-poverty sectors.
- Seeks to ensure that seniors and people living with disabilities living on SSI/SSP obtain adequate support to lead their lives with dignity.

# 2018-2019: End of SSI Cash-Out Policy

- 2018-2019 state budget ended the “cash-out” policy that barred SSI recipients from receiving CalFresh (SNAP)
  - Protects families from losing CalFresh benefits when SSI recipients are added to the household. Through two state-funded nutrition benefit programs: Supplemental Nutrition Benefit and Transitional Nutrition Benefit
- Policy change will go into effect in June.
- **Impact:** Significant expansion of CalFresh to seniors and people with disabilities receiving SSI.

# 2019-2020

- Restore cuts to the SSP
- Reinststate the SSP COLA in 2020
- Cash-out adjustments

# Make Cash-Out Protections for Families Permanent

- Governor's January 10 budget includes commitment to make protecting families that would lose CalFresh benefits permanent.

## Two state-funded nutrition benefit programs:

- To ensure that households do not suffer loss of income in case of a late state budget, prevent cases from falling off at redetermination or due to other changes, and ensure that households in the same situation get the same benefit regardless of when they went on aid.
- Establish an entitlement to benefits; modify the rules related to exits so that both programs use the rule currently in place for the Supplemental Nutrition Benefit; allow people to restore the benefit if terminated for a reason other than missing a redetermination deadline; allow prospective enrollment.

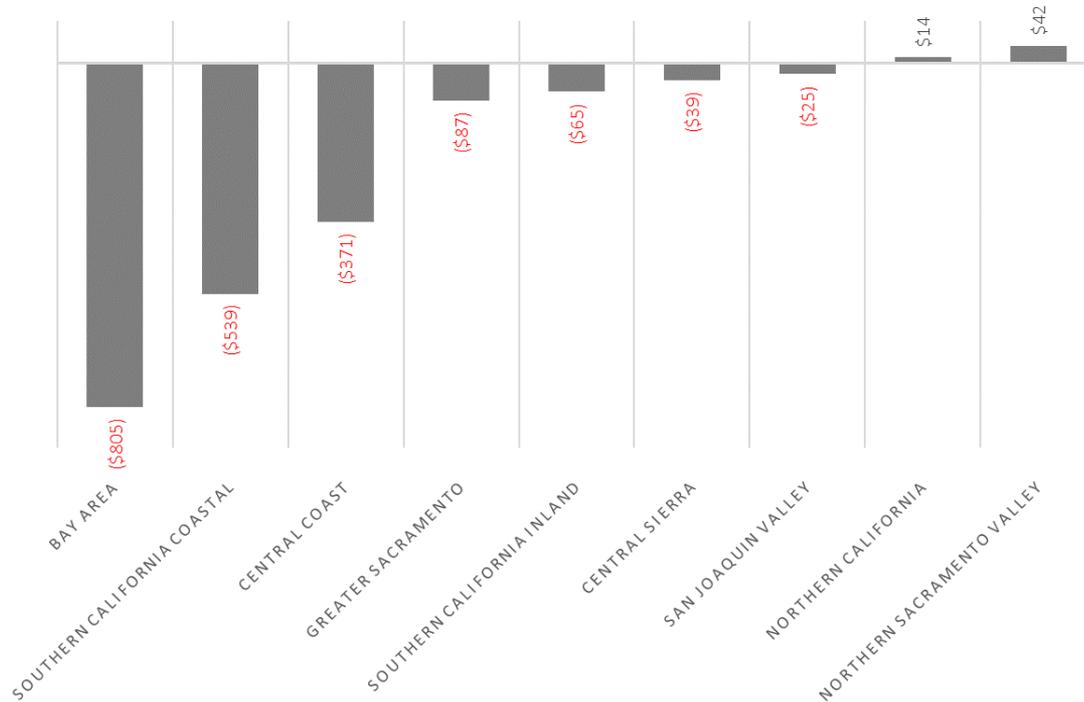
**CAPi:** Make the elimination of the \$10 gap between CAPi and SSI/SSP not subject to a budget appropriation.

# Restore Cuts to SSP Grant

- Bring SSI/SSP grants to 100% of the federal poverty level for single recipients
- Reminder: SSI/SSP is meant to provide a basic income to low income seniors and people with disabilities to meet their basic needs

# IN THE RED

Chart shows average amount of monthly SSI/SSP individual income remaining after rent and food costs (studio/efficiency unit), by California region. Rent + food exceeds income in 42 individual counties. Rent + food + healthcare exceeds income in all California counties.



Sources:

Food and healthcare costs sourced from California Elder Economic Security Index. Accessed online at <http://healthpolicy.ucla.edu/programs/health-disparities/elder-health.com> on 01/18/2018. Rent represents Fair Market Rent by county for an Efficiency/Studio apartment for 2018 from HUD. Maximum SSI/SSP grant for an individual is \$911 effective January 1, 2018. Above graph does not incorporate healthcare, utility or transportation costs.

Prepared by Alameda County Community Food Bank | [www.accfb.org](http://www.accfb.org)

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# Restore Cuts to SSP Grant

- Ensure that low-income seniors and people with disabilities can pay for the essentials to live with dignity and to fully participate in community life.
  - Housing and access to nutritious food
  - The costs of day to day life: do laundry, get a haircut, pay phone bill, replace broken furniture, see a movie, visit friends, get from place to place

# Reinstate the COLA in 2020

- 2018-2019 budget reinstates the COLA for the SSP in 2022.
- Why COLA? Prevents people from experiencing cuts due to the SSP grant losing its value to inflation.

# SSI Restoration Act (federal)

- Update limits to better reflect reasonable assistance in today's dollars
  - Increase resource limits to \$10,000 individual / \$20,000 couple (versus \$2,000 / \$3,000 currently)
  - Increase income disregard to \$114, and income disregard for work to \$377
- Eliminate in-kind support and maintenance penalty, and transfer penalty

# Health Care Proposals Affecting Older Adults

# Overview

- Senior Package
- Other Legislative Bills
- Budget Requests
- Care4All Coalition
- Supporting these efforts

# Senior Package

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- AB 683 (Carrillo)
- AB 715 (Wood)
- AB 1042 (Wood)
- AB 1088 (Wood)

# Senior Package Values

- Fairness
- Equity
- Stability

# AB 683 (Carrillo)

- **Medi-Cal Asset Bill**
  - Increases asset limit to \$10K individual/+\$5K for each add'l person
  - Simplifies asset counting rules
  - Eliminates asset test in Medicare Savings Programs

# AB 715 (Wood)

- **Medi-Cal Income Bill**
  - Increases income limit for Medi-Cal Aged and Disabled Program to 138% FPL
  - Eliminates current fixed disregards

# AB 1042 (Wood)

- **Home Upkeep Allowance Bill**
  - Increases the home upkeep allowance
  - Creates transitional needs fund

# AB 1088 (Wood)

- **Medi-Cal Yo-Yo Bill**
  - Stops Medi-Cal beneficiaries from yo-yoing between free and Shareof Cost Medi-Cal

# Senior Package Hearing

- **Assembly Health Committee**
  - April 2 at 1:30
  - Special Order
  - Need stories

# Other Legislative Bills

# AB 50(Kalra)

- **Assisted Living Waiver**
  - Increase enrollment—5,744 to 18,500 by 3/1/23
  - Phased-in increases
  - Expand beyond current 15 counties
  - Increase provider rates to make up for current insufficiency
  - Require transparency on wait list
  - Require transparency on waiver renewals

# SB 214 (Dodd)

- **Community Care Transitions**
  - Requires California to continue CCT program even if not federally funded
  - Continuation of CCT services that currently exist

# Other Bills

- **SB 29 (Durazo)/AB 4 (Bonta & Chiu)**
  - Health for All
  - Expand Medi-Cal eligibility regardless of immigration status for adults 19+
- **SB 512 (Pan)**
  - Establish the California LTSS Benefits Board
  - Establish the California LTSS Benefits Trust

# Budget Requests

# Increase Medi-Cal A&D Limit

- Increase Medi-Cal Income Limit to 138% FPL
  - Companion to AB 715
- Large enough fiscal impact need to work through budget process
- Need support for both bill and budget
- Senate Budget Hearing—March 21
- Assembly Budget Hearing—April 8

# IHSS Budget Requests

- **Permanent Restoration of 7% Cut**
  - Governor's budget: restoration for FY 19-20
- **Electronic Visit Verification Protections**
  - Included in last year's budget language
- **Increase PA administrative funding**
  - \$5 million to cover administration costs for IHSS Public Authorities

# Actuarial Study for LTSS Financing & Service Options

- California Aging and Disability Alliance (CADA)
  - \$1 million request
  - Feasibility study and actuarial analysis for LTSS financing and services options
  - Study will identify costs and benefits to the state
  - Related to SB 512, but not the same

# Care4All Coalition

# Care4All Coalition

- Goal: 100% health coverage, as well as improving quality, affordability, and equity in our health system
- Coalition: Consumer, labor, progressive and health care organizations
- Broad list of bills to improve coverage, affordability, and quality
- [Care4allca.org](http://Care4allca.org)

# Supporting These Efforts

# Legislative Support

- Share stories
- Write support letters
- Voice support at hearings
- Meet with your local Assembly member or Senator
- Use social media to amplify

# Budget Support

- Sign-on to budget letters
- Voice support at budget hearings
- Use social media to amplify
- Support “partner” legislation, if applicable



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