



## **Supporting Virginia's Seniors: *Ensuring Quality and Affordability Later in Life***

For nearly all of the 2.6 million Virginians over the age of 50, thinking about their retirement options means stress over the quality and affordability of their health care.<sup>1</sup> Virginia ranks 30th nationally for retirement affordability and 62% of Virginia adults are worried about medical costs as they age.<sup>2</sup> Terry believes that with targeted action, we can make our healthcare system work for older Virginians so they can age comfortably without fear of affordability. As Virginia's 72nd Governor, Terry paved the way to expand Medicaid—a program utilized by roughly 60% of nursing home residents in the U.S.—increasing coverage for older adults by 15%.<sup>3</sup> He also expanded the No Wrong Door program, which connects older Virginians to the more than 27,000 relevant programs and services offered in the Commonwealth to help with home health, home care, home repair, transportation, meals, and more.<sup>4</sup>

While Terry has consistently been a champion for older Virginians, Glenn Youngkin has been on the wrong side of the issues affecting older Virginians for years. He called Medicaid expansion “sad,” and as Virginia families and businesses reeled from the effects of COVID-19 and record unemployment rates, Youngkin called the American Rescue Plan “unnecessary,” even though it provided 41,000 uninsured Virginians essential tax credits to make health care coverage more affordable. Youngkin's company owned a nursing home chain that racked up numerous allegations of neglect, malpractice, wrongful death, and fraud, and exposed tens of thousands of patients to serious health risks, including at locations in Virginia. Under Youngkin's leadership, the Carlyle Group raised the price of rent for seniors, forcing residents on fixed incomes to choose between food, medicine, and housing.<sup>5</sup>

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<sup>1</sup> Substance Abuse and Mental Health Services Administration & U.S. Administration on Aging. (10/12). Policy Academy State Profile. Retrieved from: [acl.gov](http://acl.gov)

<sup>2</sup> Ostrowski, J. (07/21). The Best and Worst States for Retirement 2021. Retrieved from: [www.bankrate.com](http://www.bankrate.com); Altarum. (07/19). Virginians Struggle to Afford High Healthcare Costs; Support a Range of Government Solutions Across Party Lines. Retrieved from: [www.healthcarevaluehub.org](http://www.healthcarevaluehub.org)

<sup>3</sup> McInerney, M. et al. (07/20). ACA Medicaid Expansion Associated With Increased Medicaid Participation and Improved Health Among Near-Elderly: Evidence From the Health and Retirement Study. Retrieved from: [www.ncbi.nlm.nih.gov](http://www.ncbi.nlm.nih.gov); KFF. (06/20/17). Medicaid's Role in Nursing Home Care. Retrieved from: [www.kff.org](http://www.kff.org)

<sup>4</sup> Augusta Free Press. (11/15). Governor McAuliffe Announces \$3 Million in Grants to Expand No Wrong Door Program. Retrieved from: [augustafreepress.com](http://augustafreepress.com); Virginia No Wrong Door. (n.d.). Home Page. Retrieved from: [www.nowrongdoorvirginia.org](http://www.nowrongdoorvirginia.org); Virginia No Wrong Door. (n.d.). Individuals. Retrieved from: [www.nowrongdoorvirginia.org](http://www.nowrongdoorvirginia.org)

<sup>5</sup> Peoples, S. & Rankin, S. (07/21). GOP Candidate's Private Equity Resume Draws Scrutiny in Va.. Retrieved from: [apnews.com](http://apnews.com)

Unlike Glenn Youngkin, Terry will not fail older Virginians. He will push to lower the cost of prescription drugs and health insurance, reduce barriers that prevent older adults from aging in place, and ensure quality options and care for all aging Virginians. Terry will:

- **Protect older adults from COVID-19.** Virginians over the age of 60 made up almost 90% of the more than 12,000 COVID-19 related deaths in the Commonwealth since the start of the pandemic.<sup>6</sup> Nationally and in Virginia, nursing homes were devastated by COVID-19.<sup>7</sup> Even a single preventable death is unacceptable and the Commonwealth must do everything in its power to protect older adults. President Biden has already taken tremendous steps to protect older Americans and as governor, Terry will ensure that every nursing home, assisted living facility and other residential facilities serving older Virginians require vaccines for staff.<sup>8</sup> Additionally, the American Rescue Plan has provided hundreds of millions of dollars to support additional resources for older Virginians during the pandemic, and Terry will ensure Virginia's long-term care facilities have the resources they need to implement the CDC's guidelines and protect their residents.<sup>9</sup> If facilities are not adhering to CDC guidelines, Terry will ensure they are held accountable.
- **Lower the cost of prescription drugs.** Close to 90% of people over the age of 65 take prescription medications and older adults pay three times as much for their yearly prescriptions than the average adult.<sup>10</sup> With high costs of prescription drugs, nearly one in four Virginians struggle to pay for their prescription medications, and nearly one-third of Americans report not taking prescription medications as prescribed by medical professionals because they are too expensive.<sup>11</sup> That is unconscionable. No person should have to choose between taking medically-necessary prescriptions or providing for their other basic needs, especially while pharmaceutical companies and other related industries rake in enormous profits and raise the price of drugs. That is why Terry announced his [Prescription for a Healthier Virginia](#), which will create a state watchdog for consumers that will set limits for drug prices and keep high-cost drugs affordable, and calls for a Prescription Drug Sunlight Law to give Virginians clear information about drug costs and price increases. Terry is committed to fixing this broken and predatory system and will hold industries accountable for preying on vulnerable Virginians.
- **Tackle rising costs of health care.** The rising cost of health insurance is crippling for many older Virginians who were already struggling to afford healthcare costs. During his administration, Terry fought against unreasonable Republicans in the legislature who refused to

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<sup>6</sup> Virginia Department of Health. (08/21). COVID-19 Data In Virginia. Retrieved from: [www.vdh.virginia.gov](http://www.vdh.virginia.gov); Virginia Public Access Project. (08/21). COVID-19 in Virginia. Retrieved from: [www.vpap.org](http://www.vpap.org)

<sup>7</sup> AARP. (n.d.). AARP Nursing Home COVID-19 Dashboard. Retrieved from: [states.aarp.org](http://states.aarp.org)

<sup>8</sup> Bryant, B. & Nicholson, J. (08/21). Biden Administration Announces Vaccination Requirement for Long-Term Care Workers. Retrieved from: [www.naco.org](http://www.naco.org)

<sup>9</sup> Blue Ridge Leader & Loudoun Today. (05/21). Wexton Announces Release of \$34 Million in American Rescue Plan Funding to Support Virginia's Seniors. Retrieved from: [blueridgeleader.com](http://blueridgeleader.com)

<sup>10</sup> CDC. (2019). Table 39. Prescription Drug Use in the Past 30 Days, by Sex, Race and Hispanic Origin, and Age: United States, Selected Years 1988–1994 through 2015 - 2018. [www.cdc.gov](http://www.cdc.gov); Burns, J. (07/21). With Prescription Prices Skyrocketing, Virginians Push for Change. Retrieved from: [www.wtvr.com](http://www.wtvr.com)

<sup>11</sup> State Health Compare. (n.d.). Percent Who Made Changes to Medical Drugs Because of Cost in the Past Year. Retrieved from: [statehealthcompare.shadac.org](http://statehealthcompare.shadac.org); Kirzinger, A., et al. (03/19). KFF Health Tracking Poll – February 2019: Prescription Drugs. Retrieved from: [www.kff.org](http://www.kff.org); State Health Compare. (n.d.). Percent Who Made Changes to Medical Drugs Because of Cost in the Past Year. Retrieved from: [statehealthcompare.shadac.org](http://statehealthcompare.shadac.org)

expand Medicaid to more than half a million Virginians in need for years, costing us more than \$10 billion.<sup>12</sup> Building off of the progress made in Virginia over the past eight years, Terry's [health care affordability plan](#) will stabilize the marketplace and lower premiums by standing up the state health exchange sponsored by Senator Jennifer McClellan, implementing a reinsurance program, and creating an Office of Health Insurance Oversight at the State Corporation Commission. This will ensure that older Virginians are not overpaying for their health insurance and these savings can instead go towards improving the quality of care they receive.

- **Leverage technology to support aging in place.** New technologies can foster independence and security in the home, allowing older Virginians to feel confident and be safe aging in place. Devices for remote patient monitoring that track an individual's health or movements within a home can alert caregivers and family when issues arise, dispense medications and remind patients to take them, and more traditional smart home devices such as smart assistants can make aging in place possible for those who would otherwise require assisted living.<sup>13</sup> However, 42% of U.S. adults over 65 lack access to broadband and those with functional impairments are twice as likely to be disconnected.<sup>14</sup> Access to high-speed broadband will allow older Virginians to age safely and comfortably in place. Earlier this year, Terry pledged to deliver universal broadband in the Commonwealth, and thanks to the efforts of President Biden and Governor Northam, Virginia has pledged over \$700 million in broadband funding as part of the American Rescue Plan, and we can expect to see another \$100 million as part of the President's infrastructure bill.<sup>15</sup> Terry will also establish a grant program that will increase access to these technologies and help educate older Virginians on how to implement and use them in their daily lives.
- **Break down barriers to aging in place.** There are over 14 million adults in the U.S. who need Long-Term Services and Supports (LTSS) and 7.9 million of them are already over the age of 65. Aging in place not only preserves dignity and independence, it provides a most cost-effective option for older adults than nursing home care.<sup>16</sup> Additionally, 76% of U.S. adults over 50 prefer to stay in their homes, but many cannot afford the costs of modifications to their home to do so.<sup>17</sup> The average homeowner will pay \$9,500, with some paying \$50,000, for home modifications to make aging safe and comfortable.<sup>18</sup> As Virginia's 72nd Governor, Terry implemented the Commonwealth Coordinated Care Plus (CCC+) initiative, merging the Elderly or Disabled with Consumer Direction waiver with the Technology Assistance waiver to

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<sup>12</sup> Vozzella, L. & Schneider, G. (05/30/18). Virginia General Assembly Approved Medicaid Expansion to 400,000 Low-Income Residents. Retrieved from: <https://www.washingtonpost.com>

<sup>13</sup> Savoy, T. (02/18) Technology That Can Foster Aging in Place. Retrieved from: [www.washingtonpost.com](http://www.washingtonpost.com)

<sup>14</sup> Older Adults Technology Services. (n.d). Aging Connected. Retrieved from: [agingconnected.org](http://agingconnected.org)

<sup>15</sup> Melli-Huber, S. (08/05/21). Infrastructure Bill a "Shot in the Arm" For Rural High Speed Internet Expansion in Southwest Virginia. Retrieved from: [www.wfxrtv.com](http://www.wfxrtv.com)

<sup>16</sup> Caring. (n.d.). Assisted Living In Virginia. Retrieved from: [www.caring.com](http://www.caring.com)

<sup>17</sup> Binette, J. & Vasold, K. (08/18). 2018 Home and Community Preferences: A National Survey of Adults Ages 18-Plus. Retrieved from: [www.aarp.org](http://www.aarp.org)

<sup>18</sup> Fixr. (02/24/21). How Much Does It Cost to Remodel a Home for Aging in Place? Retrieved from: [www.fixr.com](http://www.fixr.com)

expand the services to eligible individuals, streamline access and improve oversight.<sup>19</sup> As governor, Terry will explore options to extend personal care coverage offered to people with lower Activities of Daily Living (ADL) requirements so that more people can benefit. Terry's [health care affordability plan](#) also calls for growing Virginia's PACE program to give more older adults the option to stay at home and receive comprehensive medical care.

- **Establish a specialized savings plan for older Virginians.** Tax-advantaged savings plans help individuals to save for future expenses, and the Virginia529 and disability expenses through Achieving a Better Life Experience (ABLE) accounts are great examples.<sup>20</sup> An added benefit of these investment accounts is that Virginia offers a tax credit on eligible deposits and when individuals need to withdraw funds for eligible expenses, those earnings are not taxed by the federal government. In the case of ABLEnow accounts, they are not taxed by the state either.<sup>21</sup> With half of older adults who live alone and nearly a quarter of those in households with two-older adults unable to afford their basic needs, it is essential to establish a similar program for older Virginians.<sup>22</sup> In 2016, under Terry's leadership, Virginia was the first state to pass ABLE legislation after Congress passed the ABLE Act in 2014.<sup>23</sup> As Virginia's next governor, Terry will work with President Biden to allow tax-free status for qualified savings towards long-term care expenses. Terry will then work with the Virginia General Assembly to implement this program in the Commonwealth to ensure older Virginians can afford the necessary home modifications, personal care, and services to age in place when they need it.
- **Improve access to assisted living.** Many older adults rely on assisted living facilities for their care needs, and the cost can be incredibly burdensome because Medicare does not cover this service and Medicaid coverage is limited.<sup>24</sup> Only seven percent of long-term care residents in Virginia are supported by Medicaid.<sup>25</sup> This past spring, the General Assembly directed the Joint Commission on Health Care to study assisted living as well as Auxiliary Grants that provide financial assistance to those over 65.<sup>26</sup> When this study is completed, Terry will work with the legislature to implement their recommendations and ensure that our older Virginians are receiving the support they need.<sup>27</sup> He will also continue to explore opportunities to increase the maximum monthly rate for the Auxiliary Grant Program and improve the quality of this program. The need for assisted living is rising and Terry understands there is much to do to eliminate the existing barriers to assisted living to make it an option available to more older Virginians.

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<sup>19</sup> Center for Medicare and Medicaid Services. (12/17). Commonwealth Coordinated Care (CCC) Phase-Out Plan. Retrieved from: [www.cms.gov](http://www.cms.gov); Board of Medical Assistance Services. (05/17). Meeting of the Board of Medical Assistance Services. Retrieved from: [townhall.virginia.gov](http://townhall.virginia.gov)

<sup>20</sup> Virginia 529. (n.d.). Basics. Retrieved from: [www.virginia529.com](http://www.virginia529.com); ABLEnow. (n.d.) What is ABLEnow. Retrieved from: [www.ablenow.com](http://www.ablenow.com)

<sup>21</sup> Dickler, J. (05/29/18). Few People Know About This Key College Savings Plan. Retrieved from: [www.cnbc.com](http://www.cnbc.com); ABLEnow. (n.d.) Benefits for Virginians. Retrieved from: [www.ablenow.com](http://www.ablenow.com)

<sup>22</sup> Konish, L. (01/13/20). Half of Single Seniors Can't Pay for the Basics. Here's Why Social Security's Not Enough. Retrieved from: [www.cnbc.com](http://www.cnbc.com)

<sup>23</sup> ABLEnow. (n.d.). About ABLEnow. Retrieved from: [www.ablenow.com](http://www.ablenow.com)

<sup>24</sup> Elder Care Alliance. (12/19). How to Pay for Assisted Living or Memory Care. Retrieved from: [eldercarealliance.org](http://eldercarealliance.org)

<sup>25</sup> American Health Care Association & National Center for Assisted Living. (n.d.). Virginia Fast Facts - State Profile for Assisted Living. Retrieved from: [www.ahcancal.org](http://www.ahcancal.org)

<sup>26</sup> Virginia's Legislative Information System. (02/24/21). SJ293. Retrieved from: [lis.virginia.gov](http://lis.virginia.gov)

<sup>27</sup> Ibid.

- **Support older Veterans.** Nearly half of Virginia’s Veteran population is over the age of 60, and older veterans are more susceptible to PTSD, diabetes, chronic illness, and other conditions requiring expensive, long-term care.<sup>28</sup> It is important to expand access to telehealth and telemedicine for these Veterans because nearly a quarter of all Veterans reside in rural communities, whereas only 8% of Virginia’s physicians practice in rural areas.<sup>29</sup> This means that too often veterans lack access or must travel long distances for the care they need. Telehealth is an increasingly popular option for Veterans seeking care, and the Department of Veterans Affairs saw a 1,000% increase in telehealth appointments during the first few months of the COVID-19 pandemic.<sup>30</sup> However, telehealth requires access to high-speed broadband, which nearly one-third of homes in rural Virginia lack.<sup>31</sup> Terry has pledged to deliver Virginians universal access to broadband and Governor Northam allocated \$700 million in federal American Rescue Plan funds that will allow us to achieve this goal.<sup>32</sup> Terry will also work with President Biden to maximize the flexibility provided by the federal government and increase virtual care options for Veterans with Medicaid or state-regulated health insurance plans.
- **Enhance quality of care for older Virginians.** Older adults are disproportionately affected by chronic health conditions that require around-the-clock care, either in long-term health care facilities or by home care aides.<sup>33</sup> This is becoming an increasingly serious issue in Virginia, as our elderly population is anticipated to nearly double in size between 2010 and 2030.<sup>34</sup> Moreover, the pandemic has highlighted the need to better support older adults, caregivers and Virginia’s institutional long-term care infrastructure. Older Virginians are at a disproportionately high risk for COVID-19, and nursing homes in Virginia and across the nation have been devastated by the pandemic. This disparity may be partly attributed to staffing shortages, which can make it difficult to ensure a consistent high quality of care.<sup>35</sup> We have to do better for our most vulnerable community members. As governor, Terry will support efforts that allow older adults to age in place by expanding access to in-home care options and exploring opportunities to leverage Medicaid to further support caregivers. Additionally, he will partner with our community colleges to provide training for caregivers at no cost. Terry will also work to address employee retention by raising wages for home health care workers and ensuring access to paid sick, family and medical leave.

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<sup>28</sup> The Department for Aging and Rehabilitative Services, Office for Aging Services, Division for Community Living. (05/13/2019). State Plan Handout. Retrieved from: [www.vdh.virginia.gov](http://www.vdh.virginia.gov); Landmark Senior Living. (04/03/19). Challenges for Senior Veterans. Retrieved from: [landmarkseniorliving.com](http://landmarkseniorliving.com); US Department of Veterans Affairs, Office of Rural Health. Rural Veteran Health Care Challenges. Retrieved from: [www.ruralhealth.va.gov](http://www.ruralhealth.va.gov)

<sup>29</sup> The Department for Aging and Rehabilitative Services, Office for Aging Services, Division for Community Living. (05/13/2019). State Plan Handout. Retrieved from: [www.vdh.virginia.gov](http://www.vdh.virginia.gov). Primary-Care-Needs-Assessment-OHE. Retrieved from: [www.vdh.virginia.gov](http://www.vdh.virginia.gov)

<sup>30</sup> US Department of Veteran Affairs. (06/15/2020). VA Video Connect Visits Increase 1,000% During COVID-19 Pandemic. Retrieved from: [connectedcare.va.gov](http://connectedcare.va.gov)

<sup>31</sup> Teladoc Health. How Better Broadband Access Will Help Telemedicine Reach Its Full Potential. Retrieved from: [intouchhealth.com](http://intouchhealth.com); Friedenberger, A. (01/13/20). We’re in Another World: Coronavirus Lays Bare Digital Divide in Rural Virginia. Retrieved from: [roanoke.com](http://roanoke.com)

<sup>32</sup> Feiner, L. (7/16/21). Virginia Gov. Northam announces \$700 million plan for universal broadband by 2024. Retrieved from [cnbc.com](http://cnbc.com)

<sup>33</sup> National Council on Aging. (01/01/21). Get the Facts on Healthy Aging. Retrieved from: [www.ncoa.org](http://www.ncoa.org)

<sup>34</sup> StatChatVA. (03/21). 1 in 5 Virginians Will be Over 65 Years by 2030. Retrieved from: [statchatva.org](http://statchatva.org)

<sup>35</sup> AARP- States. (n.d.). Virginia Nursing Home Deaths Reach Record Highs, Staff Shortages Climb. Retrieved from: [states.aarp.org](http://states.aarp.org); Cerullo, M. (02/01/21). Shortage of Nursing Home Staff Fueled COVID-19 Outbreaks, Consumer Group Says. Retrieved from: [www.cbsnews.com](http://www.cbsnews.com)