



Preliminary Hawaii Long-Term Care Survey Results

Presented to:

Hawaii Long-Term Care Commission

Presented by:

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RTI International

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Goals of the Survey

- **Understand**
 - Public perceptions about LTC in general
 - Awareness of LTC services and costs in Hawaii
 - Attitudes and preferences on LTC
- **Elicit the general public's views of various options for LTC reform**
 - Opinion of financing options for LTC
 - Familiarity with and opinions of the Community Living Assistance Services and Supports (CLASS) Act

Survey Instrument

- **31 items, 8 pages, 15 minutes to complete**
- **5 domain sections**
 - Respondent demographics
 - Costs of Care
 - Preferences for Care
 - Support for various payment options
 - CLASS Act
- **Attractive layout, large font formatting, letters with LTC Commission seal and letterhead, signed by Stuart Ho, Commission Chairman**

Survey Domains

- **Insurance Options: CLASS Act**
 - Favor or oppose?
 - Plan to enroll?
 - How much willing to pay for it?
 - Should enrollment be voluntary or mandatory?
 - Should Hawaii implement a wrap-around public program for LTC benefits in addition to CLASS?
 - Totals and do by county and by age and income

Survey Sampling Selection

- **Started with a random probability sample of 3,002 Hawaii addresses**
- **Addresses were matched to names via batch tracing where possible**
- **Pre-determined percentage of addresses was selected from each island to achieve adequate representation of residents of each island in the overall results**

Survey Eligibility

- **Eligibility: Hawaii residents age 18 or older in four counties**
- **The first question on the mail survey screened for eligibility based on age and residency status**
- **If the person not eligible, ask the eligible household member with the most recent birthday.**
- **Definition of residency:**
 - Have lived at the Hawaii address to which the questionnaire was addressed for 60 days or longer

Participant Recruitment Procedures

- **Prospective participants were provided with a cover letter**
 - Describing the purpose of the study
 - Advising that participation is voluntary
 - Explaining that privacy and data will be protected
- **There were three distinct cover letters for the three waves of data collection since the wording used to invite participation differed by wave.**
- **Monetary incentives to respondents \$10 and then increase to \$15**

Data Collection Procedures

- **Three waves of questionnaire mailings**
- **Each mailing included:**
 - signed cover letter from the Long-Term Care Commission
 - business reply envelope with pre-paid postage
 - incentive postcard.
- **A reminder postcard mailed out to the entire sample about a week after the first questionnaire mailing**
 - thanking those who returned a completed survey
 - prompting those who had not yet done so.

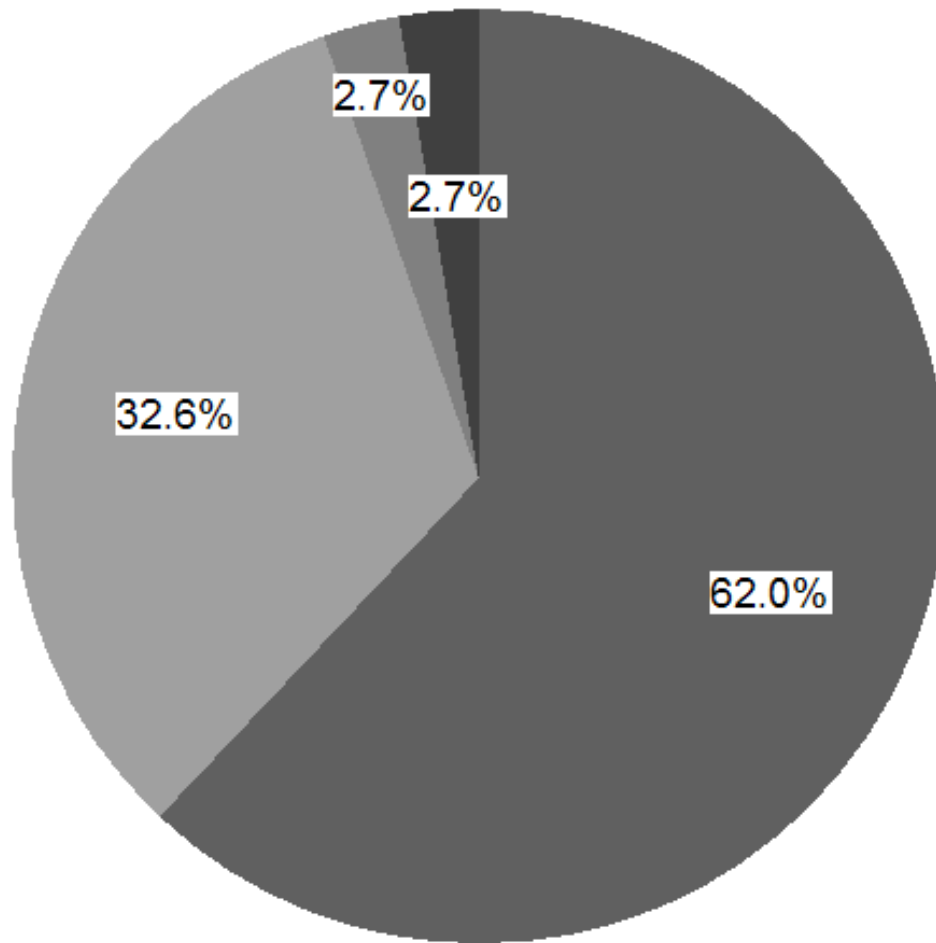
Mailings

Wave	Date	Quantity
Initial questionnaire mailing	6/30/10 & 7/1/10	3,002
Postcard reminder	7/9/10	3,002
Second questionnaire mailing	7/26/10 & 7/27/10	1,935
Third questionnaire mailing	8/19/10	1,557

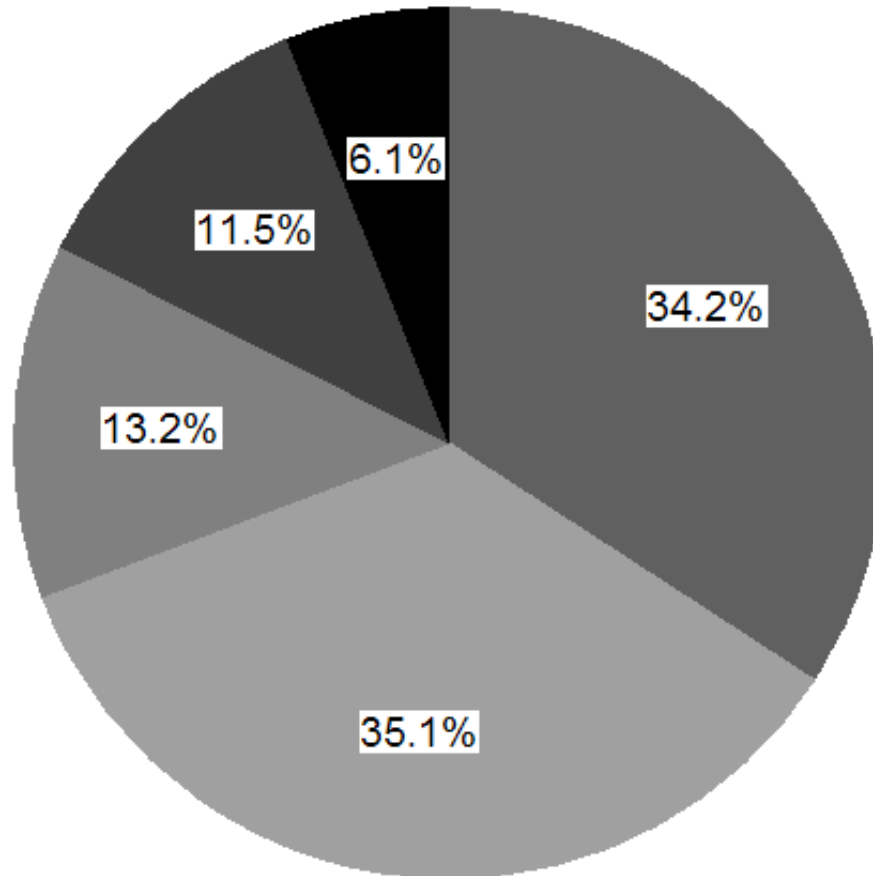
Final Sample

- 2,655 eligibles
- 1,244 respondents in total
- Response rate 46.9%
- Respondents by county
 - 221 in HAWAII
 - 571 in HONOLULU
 - 241 in KAUAI
 - 211 MAUI
- Survey weighting adjusts for age and gender by county
- All survey results are weighted

If you or anyone in your family needed nursing home care or round-the-clock home care for a year, how much of the cost could you afford to pay?



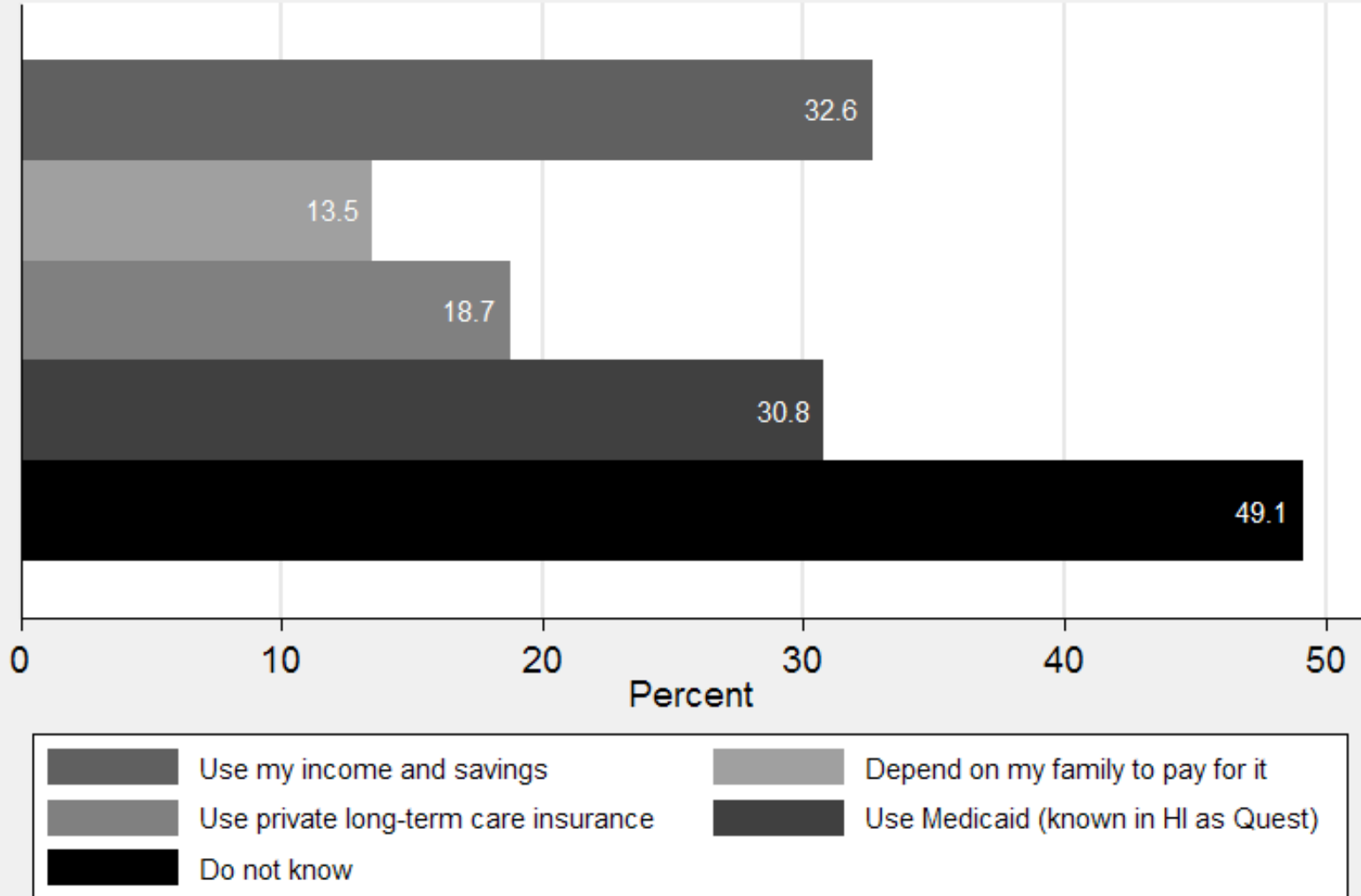
If you or anyone in your family needed two hours of home care for a year, how much of the cost could you afford to pay?



- Could not afford to pay any of the cost
- Could afford to pay less than half of the cost
- Could afford to pay more than half, but not all
- Could afford to pay all of the cost
- Don't know

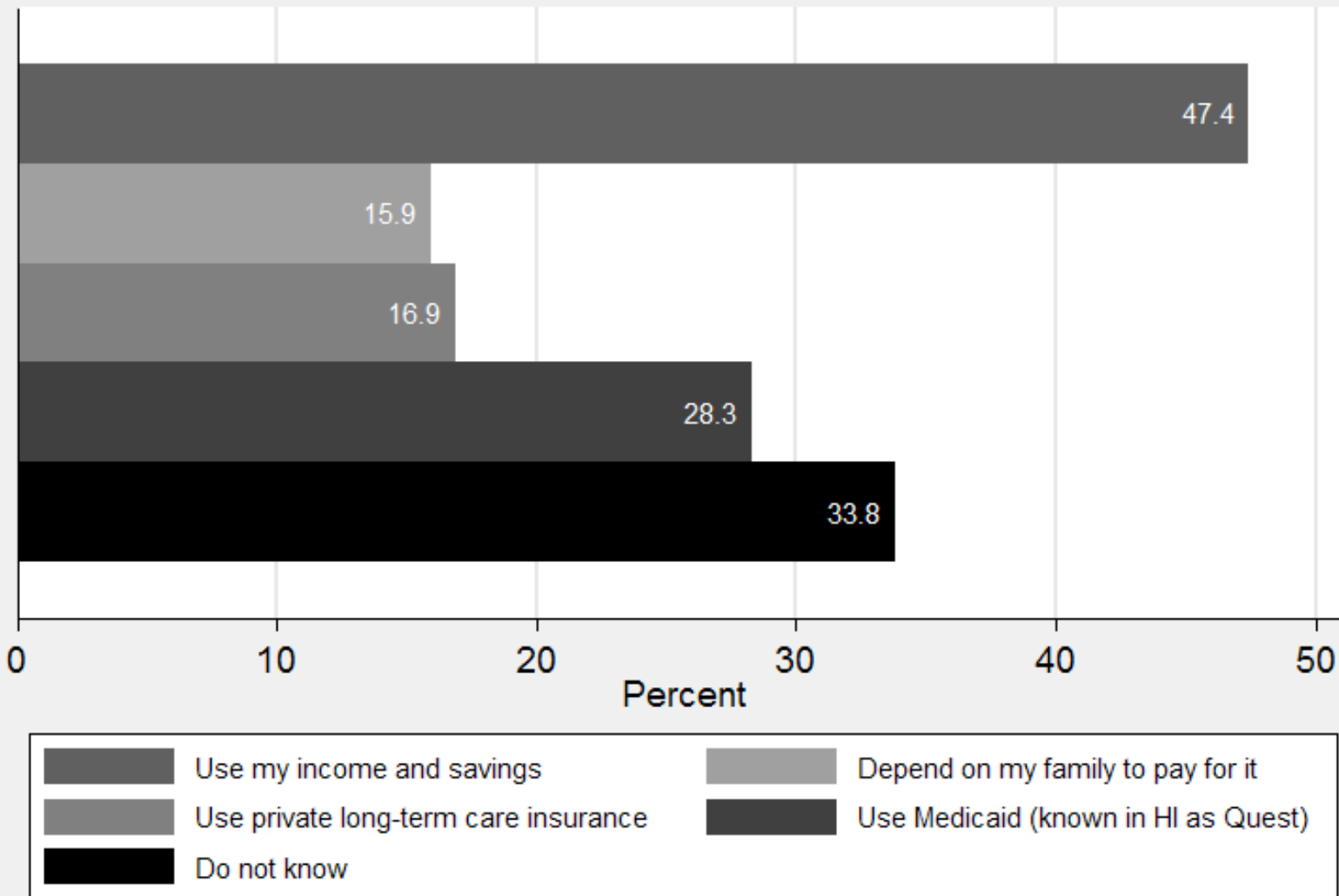
If you needed nursing home or 24-hours a day home care over a long period of time, how would you pay for it?

If you needed nursing home/home care for a year

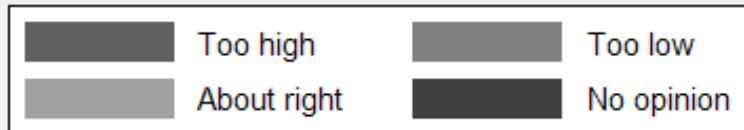
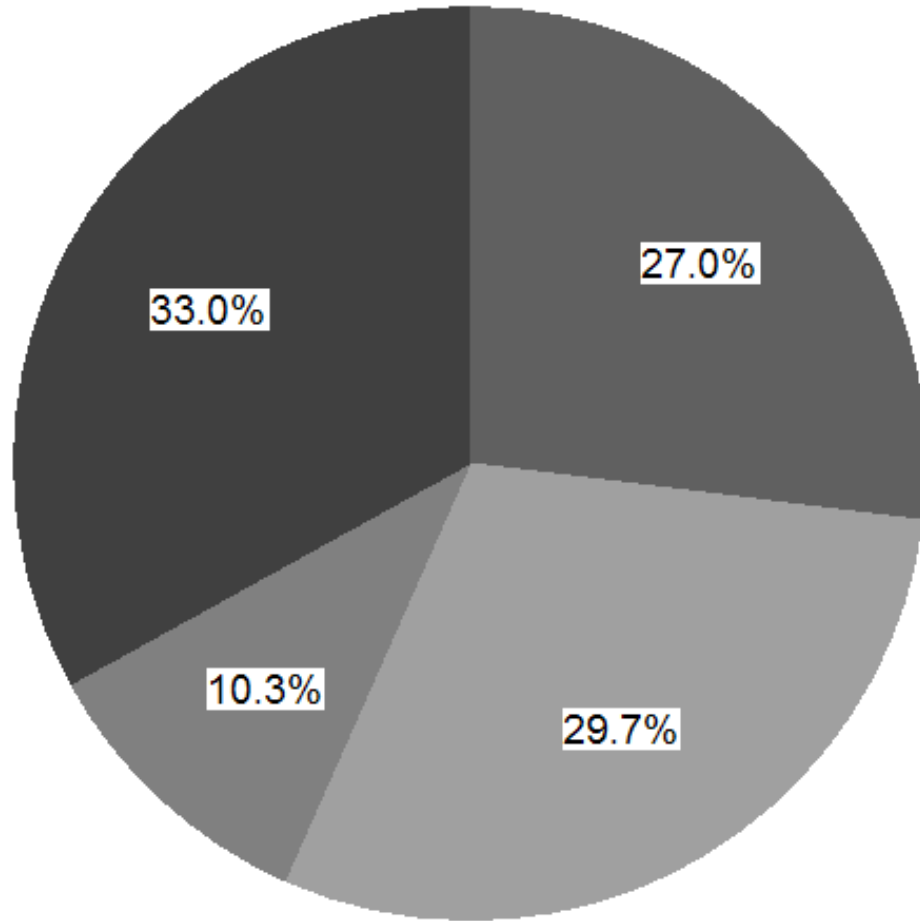


If you needed 2 hours of home care over a long period of time, how would you pay for it?

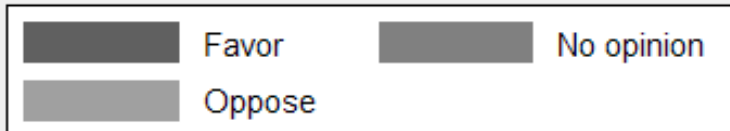
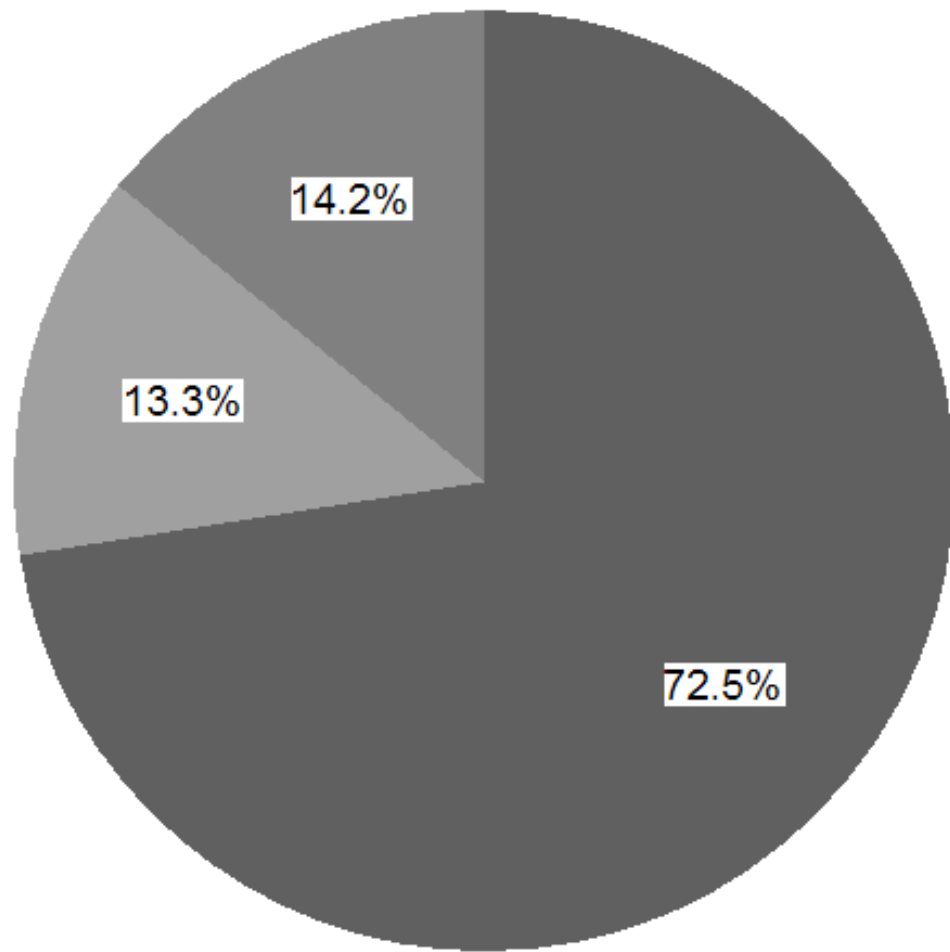
If you needed two hours of daily home care for a year



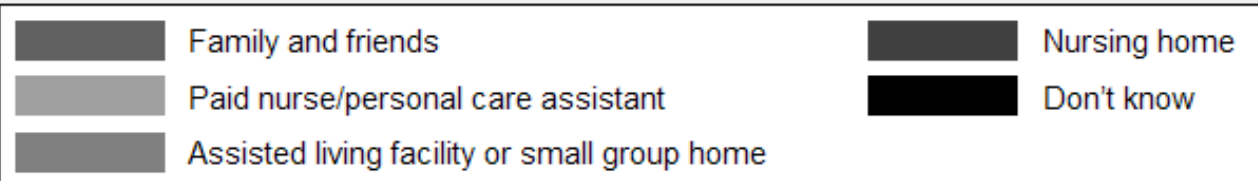
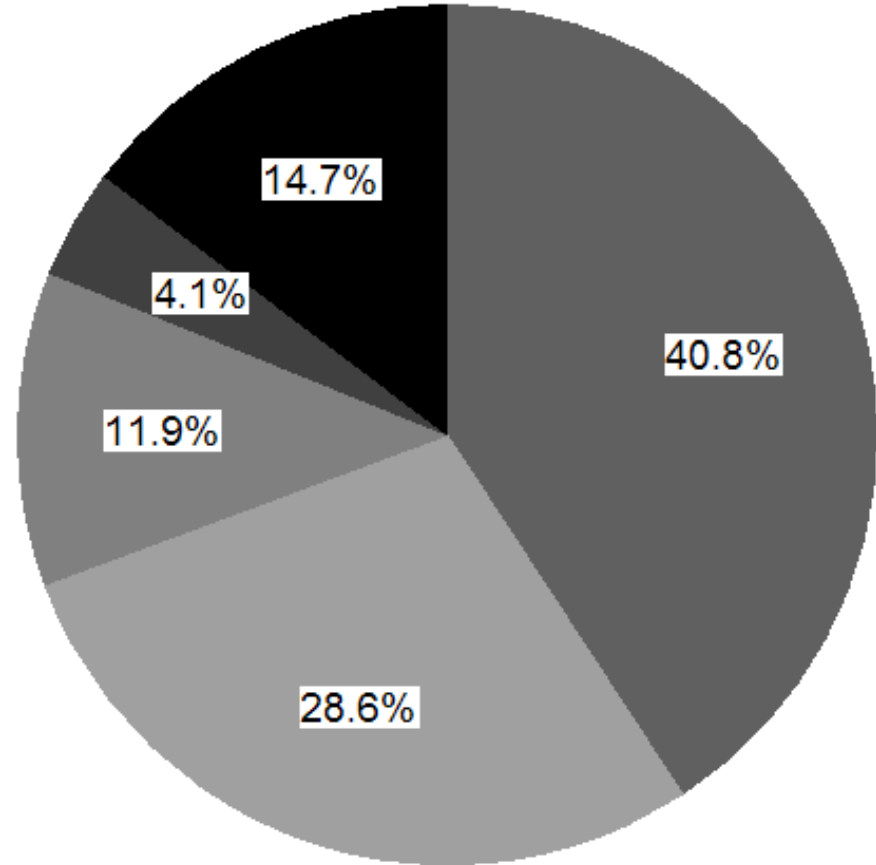
Do you think that the percentage of Medicaid long-term care spending for nursing home care is:



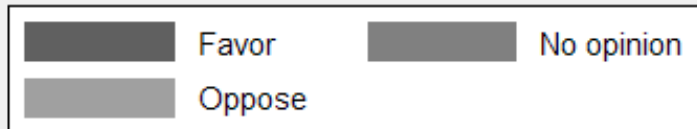
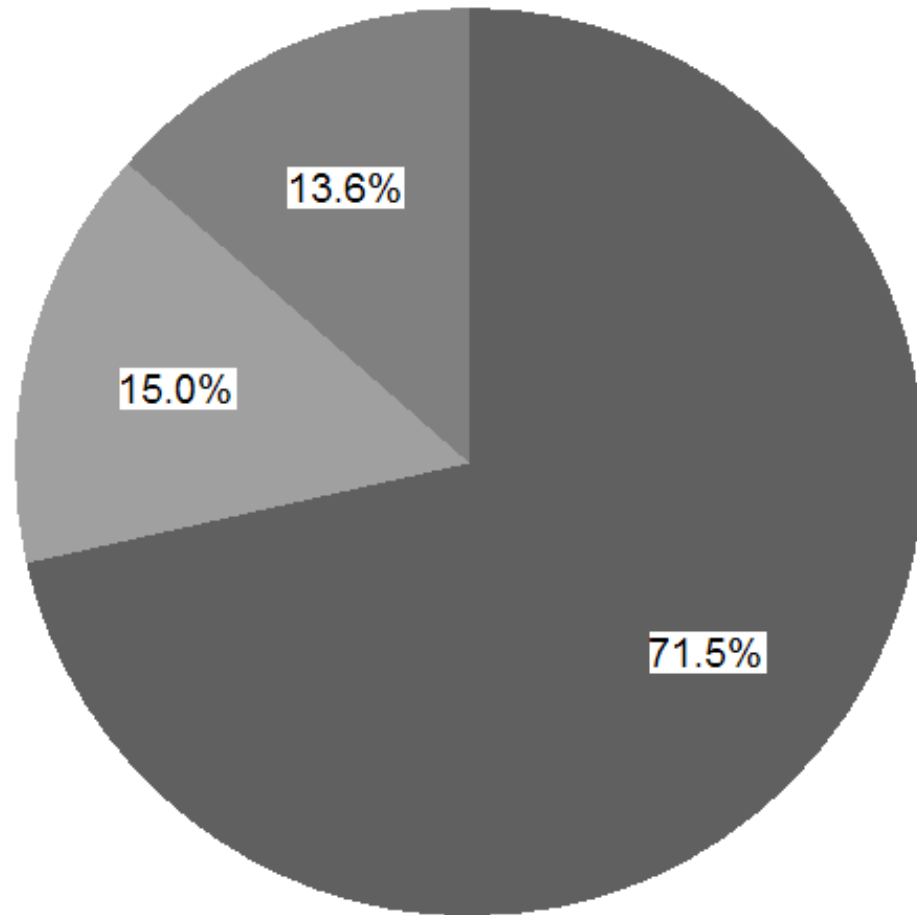
If you were disabled and needed substantial amounts of long-term care services over a long period of time, would you prefer to receive it from:



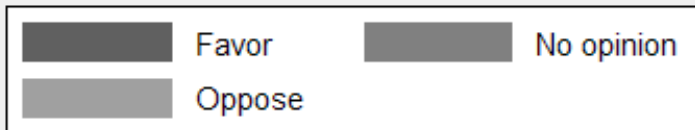
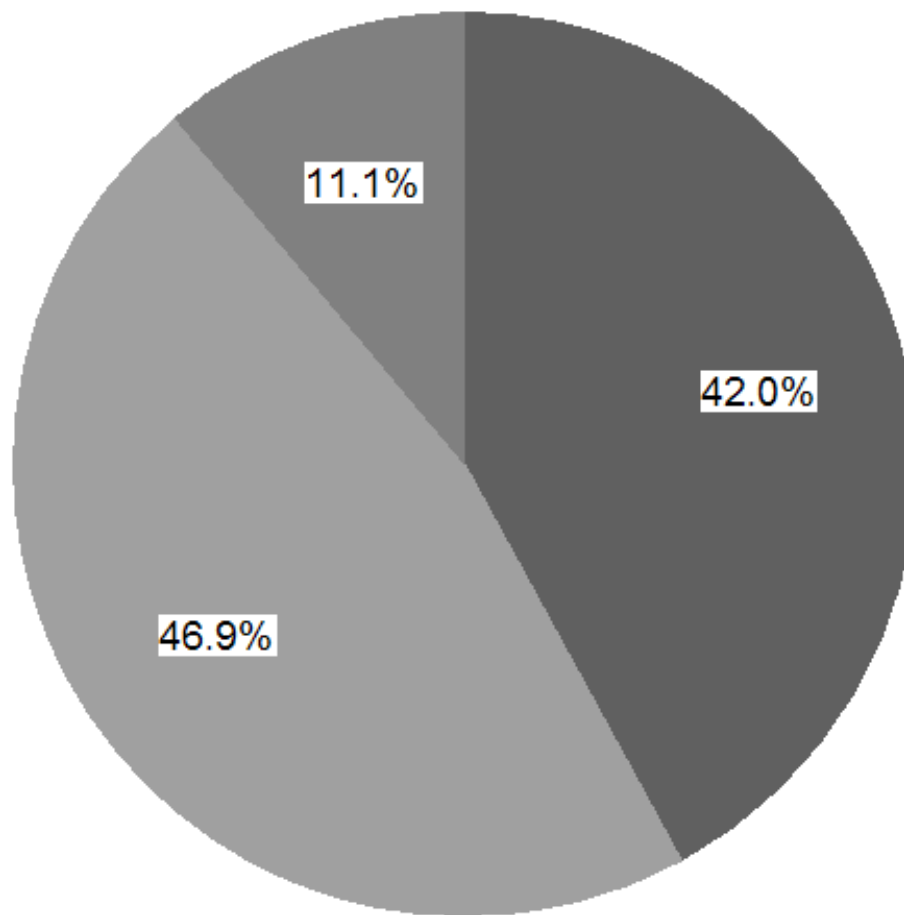
Do you favor or oppose allowing government-funded home care programs to pay family members and friends rather than private agencies to provide home care?



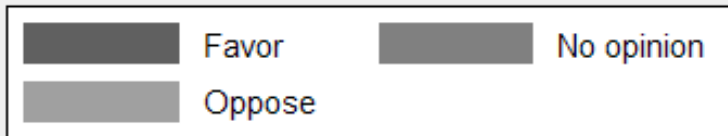
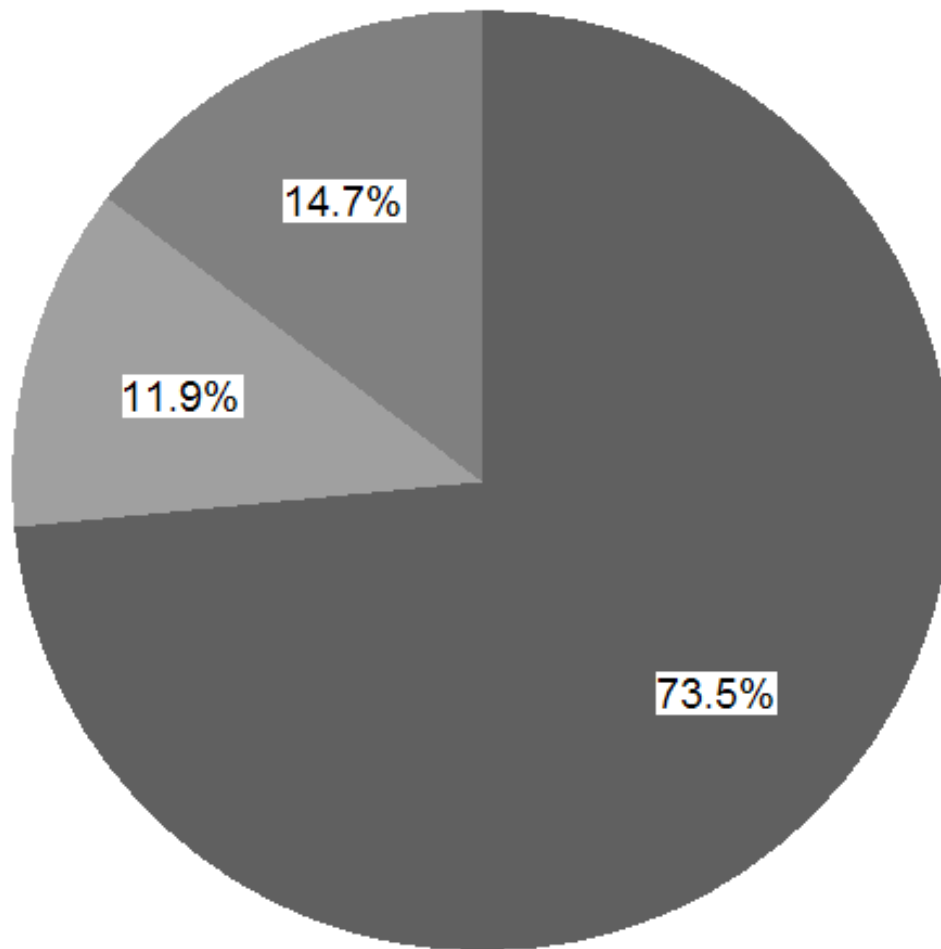
Do you favor or oppose changing Medicaid so that more middle-class people would be eligible for government help in paying for long-term care services?



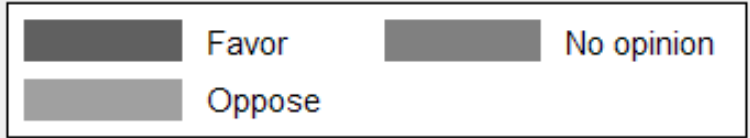
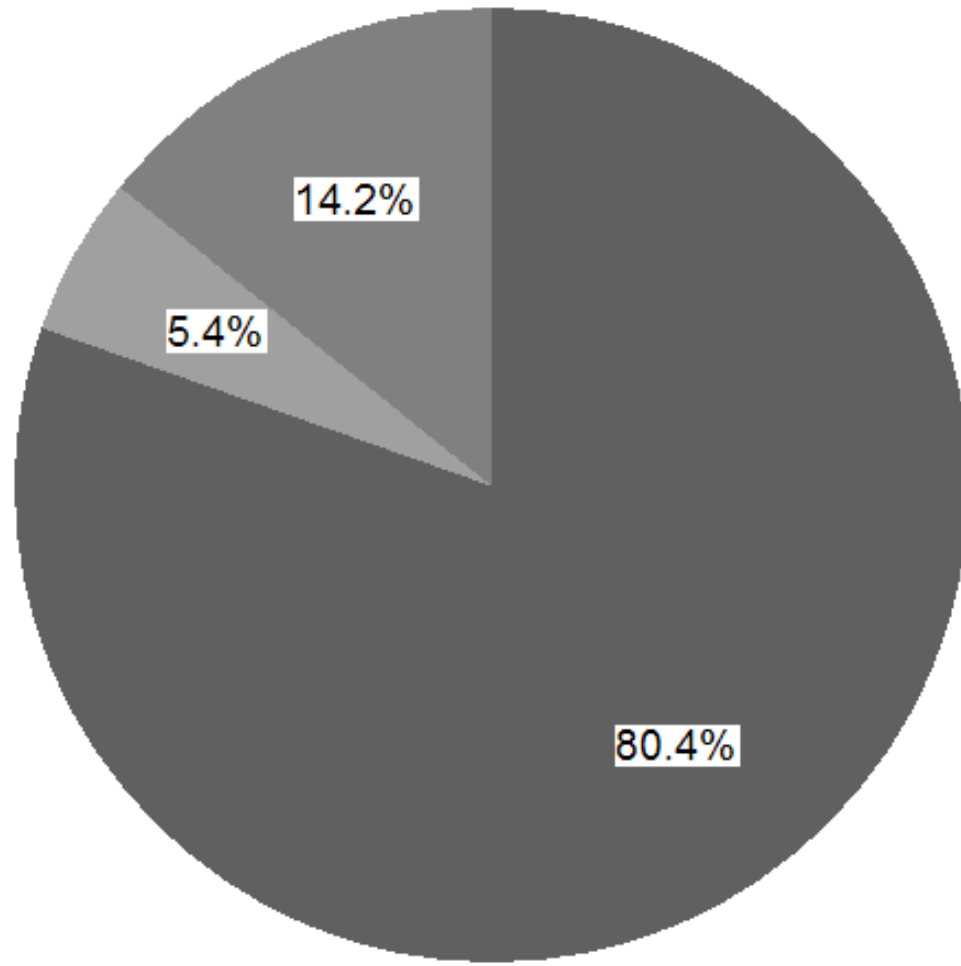
Do you favor or oppose having the government help pay for long-term care for all persons who need services regardless of how much money they have?



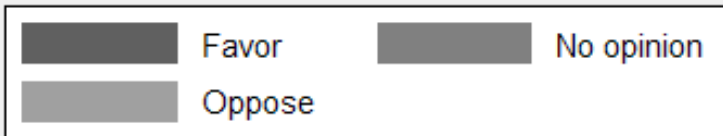
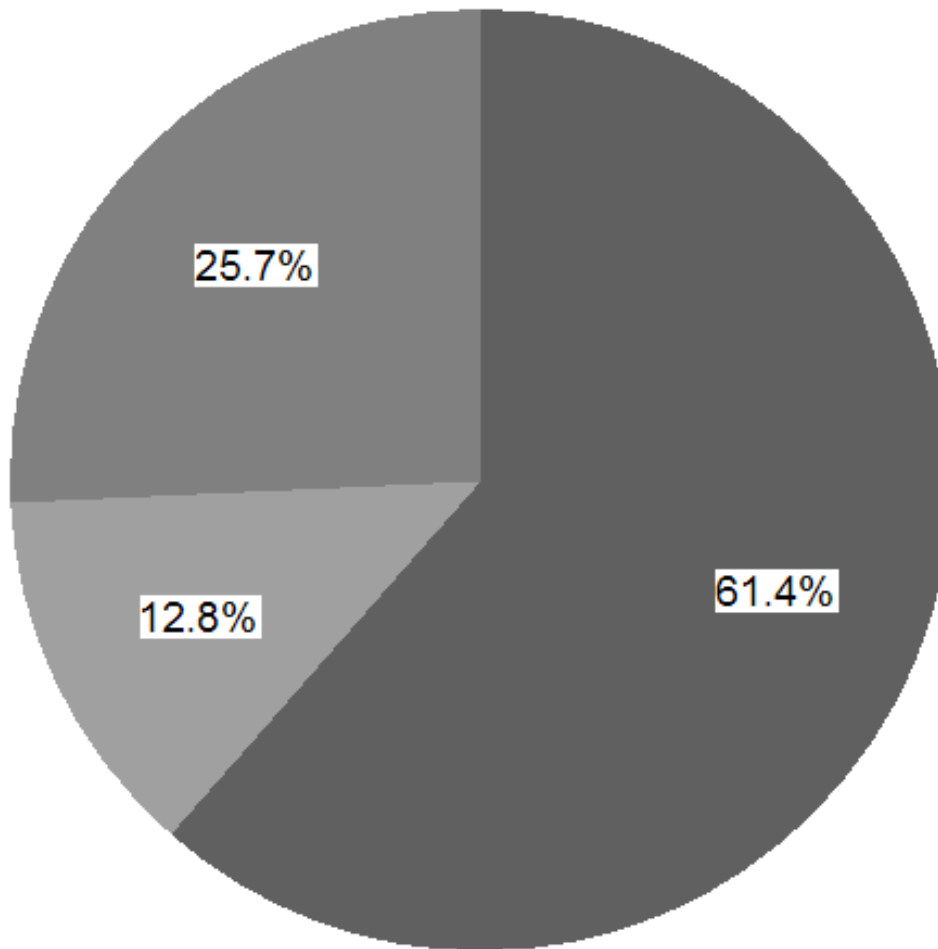
Do you favor or oppose reducing state income taxes for people who provide a lot of care to their disabled relatives?



Do you favor or oppose tax incentives to help people purchase private long-term care insurance?



Do you favor or oppose increasing funding for HI programs such as Kupuna Care?



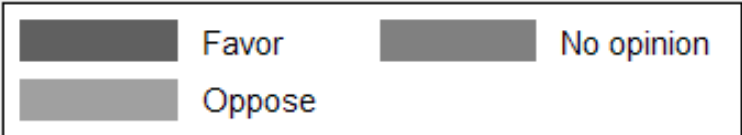
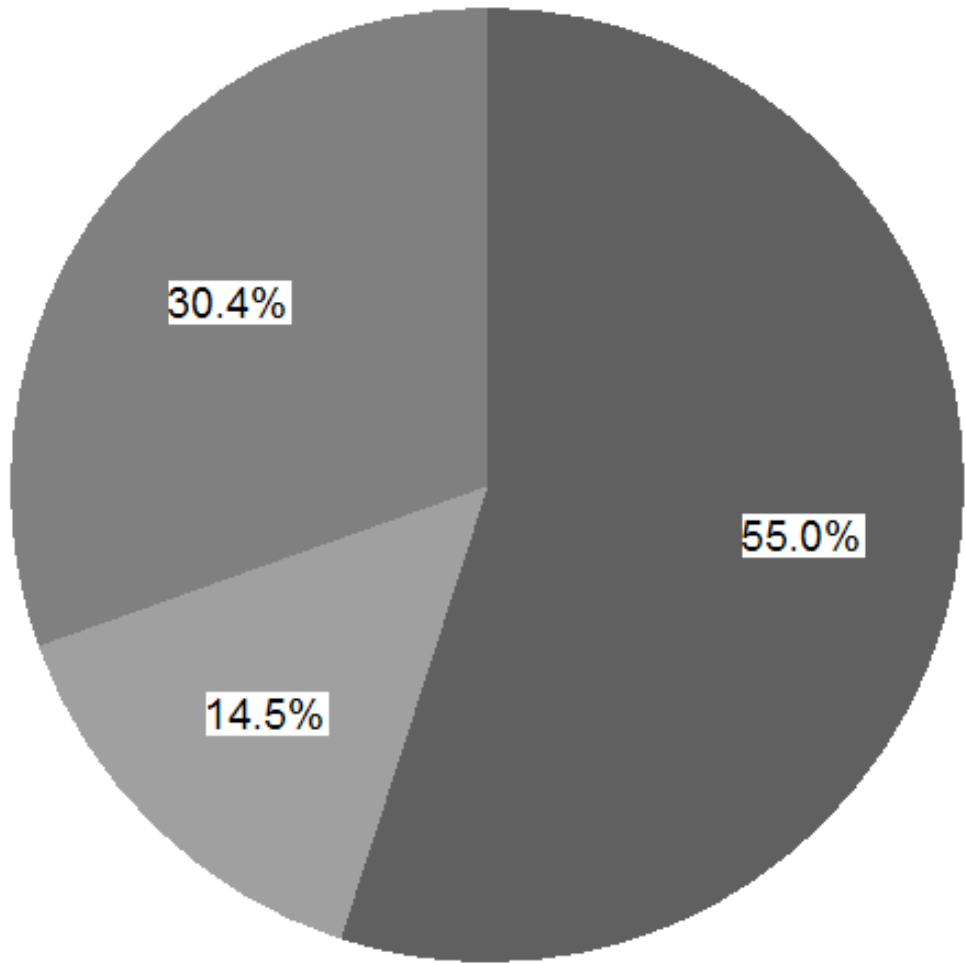
CLASS Act: Background Given to Survey Respondents

Did the national health reform legislation recently signed by President Obama include changes to long-term care?

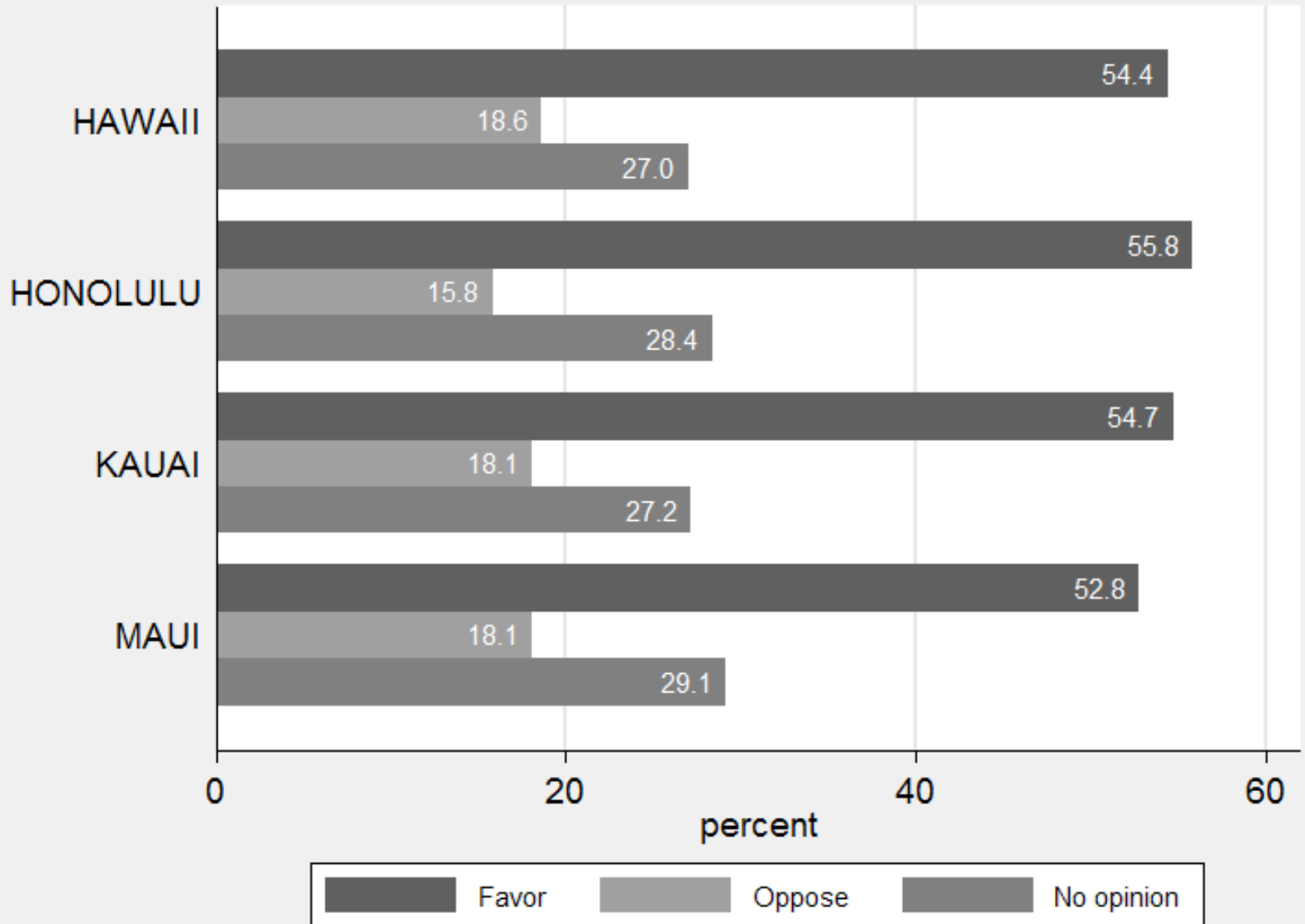
The health reform law includes the Community Living Assistance Services and Supports (CLASS) Act, a national public long-term care insurance program. Working people who want to participate in the program will pay monthly premiums which will cover the cost of the program. People who do not work are not eligible for the program. Enrollment in the program is voluntary.

To qualify for benefits, individuals must be 18 years old, have paid premiums for at least five years, and have a fairly severe disability. Disabled people who qualify for benefits will receive a daily cash payment based on their level of disability. The average payment will be \$50 per day. The program will provide benefits for as long as the individual qualifies.

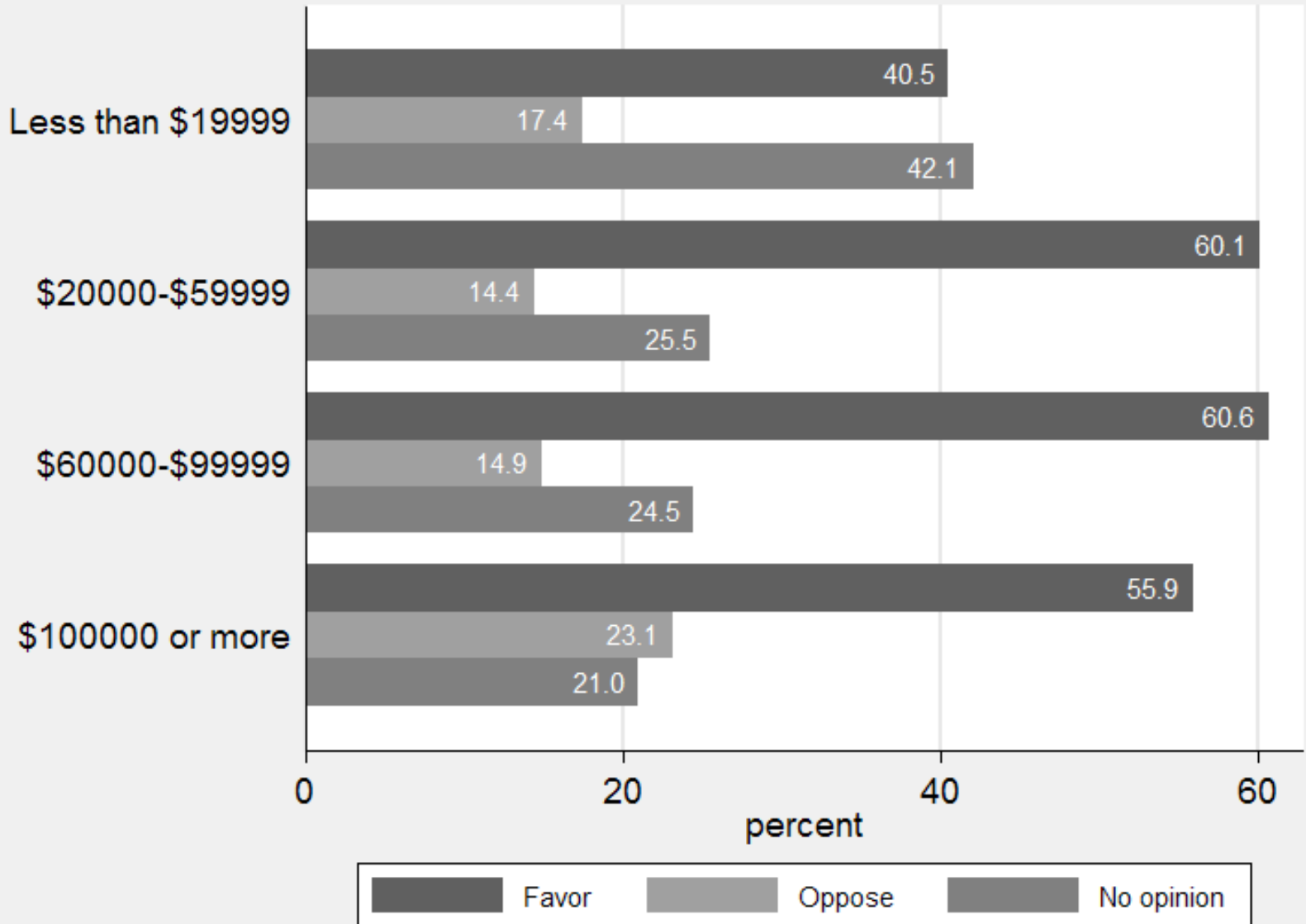
Do you favor or oppose the newly enacted CLASS Act?



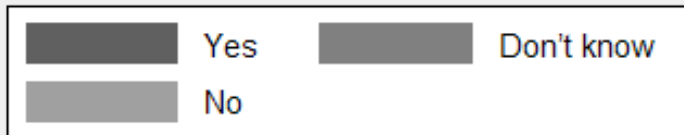
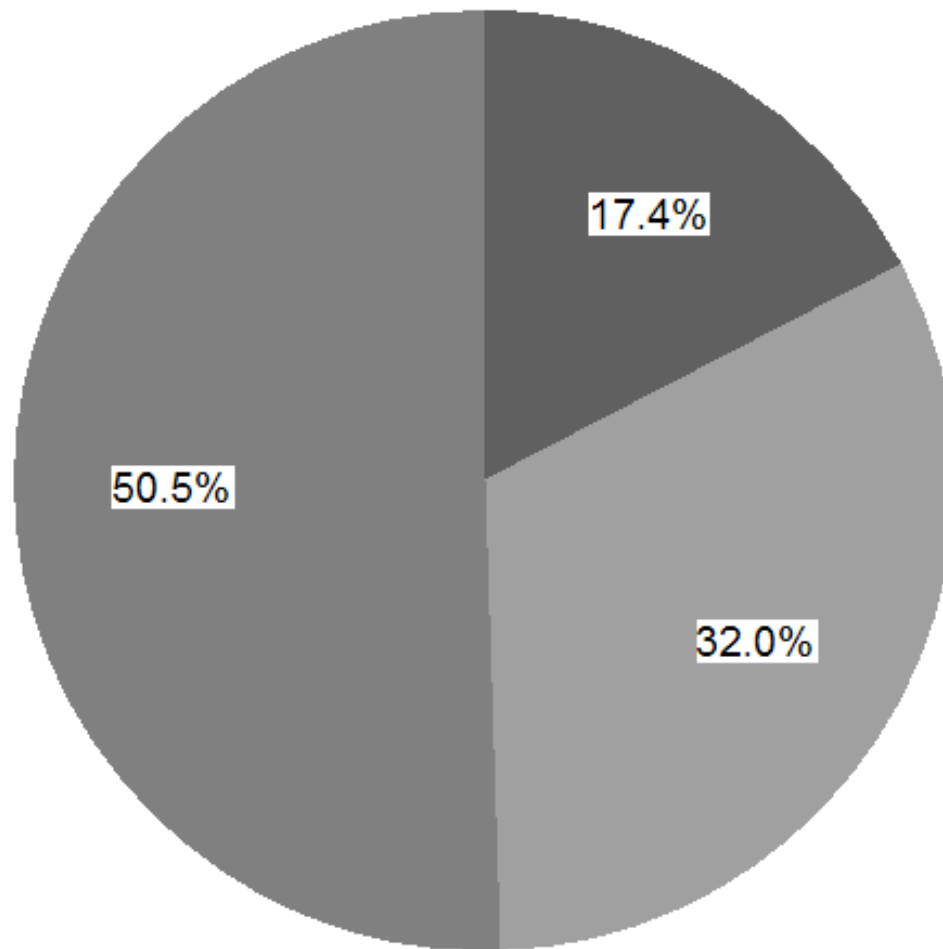
Do you favor or oppose the newly enacted CLASS Act? Data by County



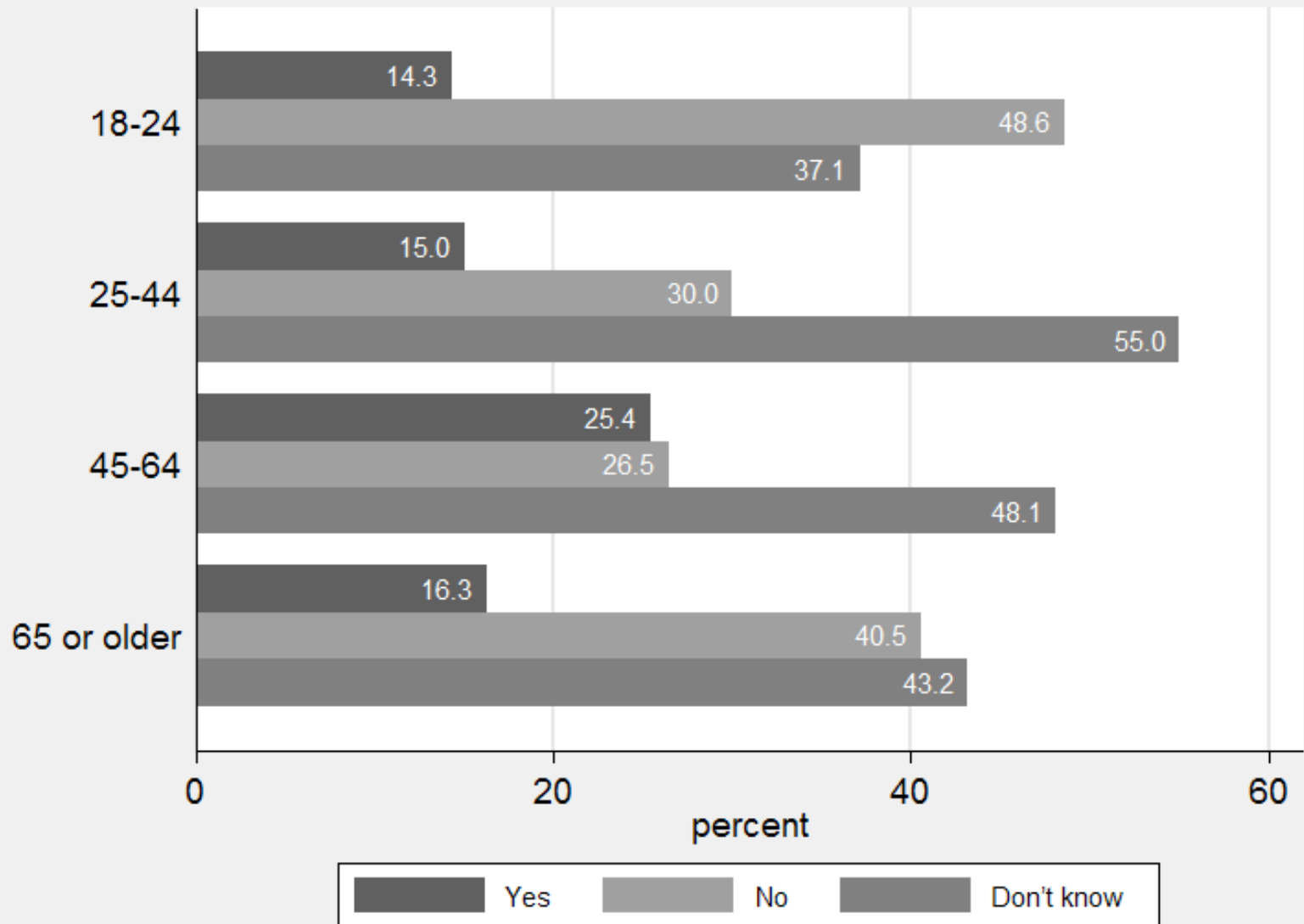
Do you favor or oppose the newly enacted CLASS Act? Data by Income



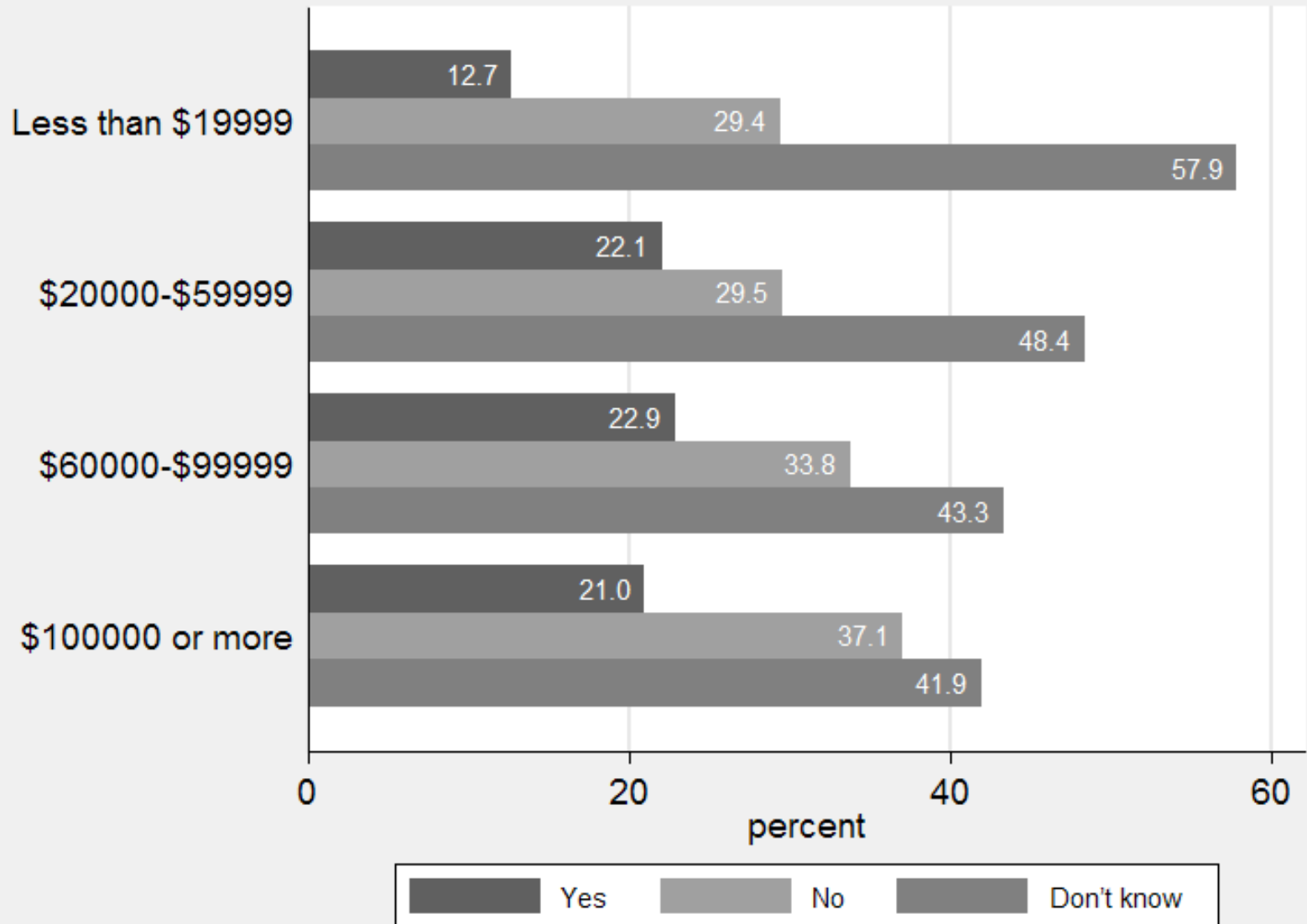
Do you think you will enroll in the CLASS Act public long-term care insurance program when it is available in 2011?



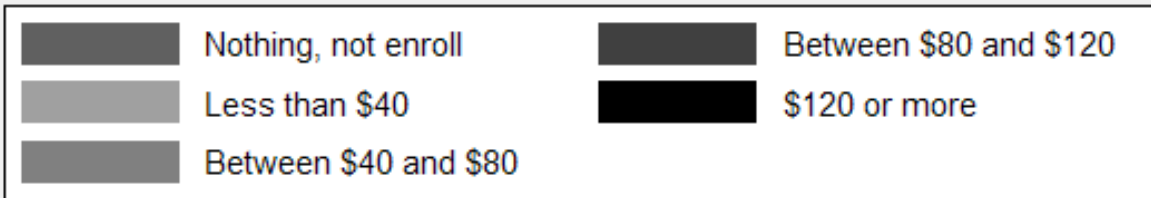
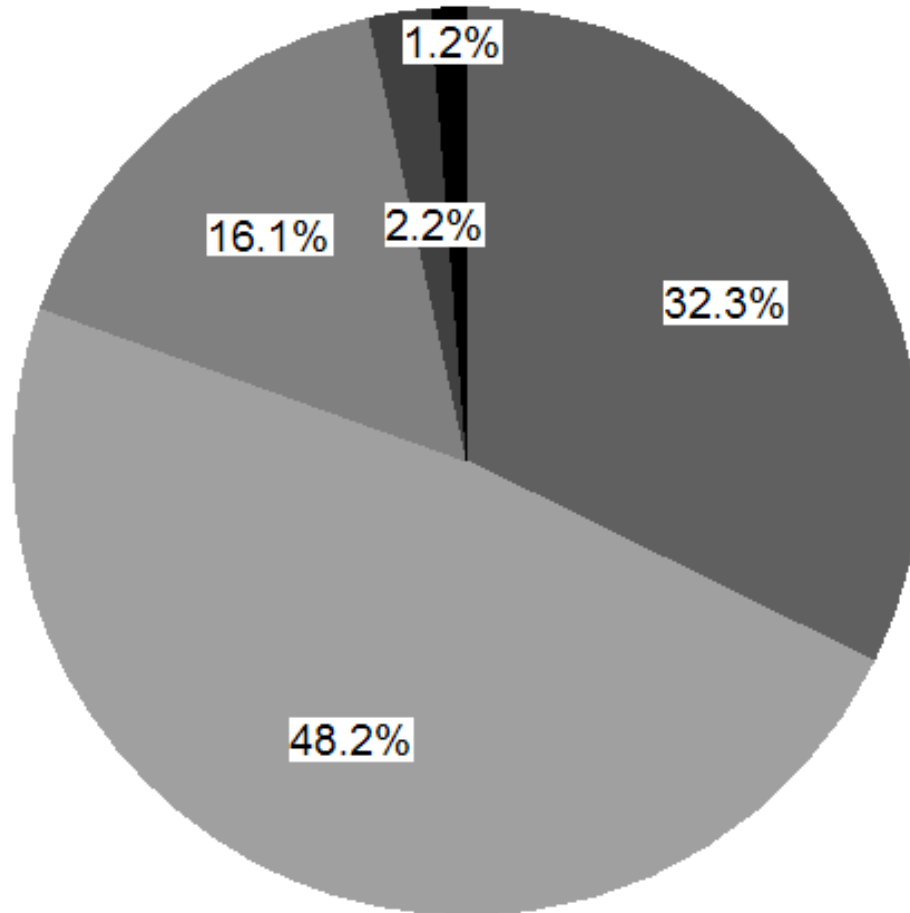
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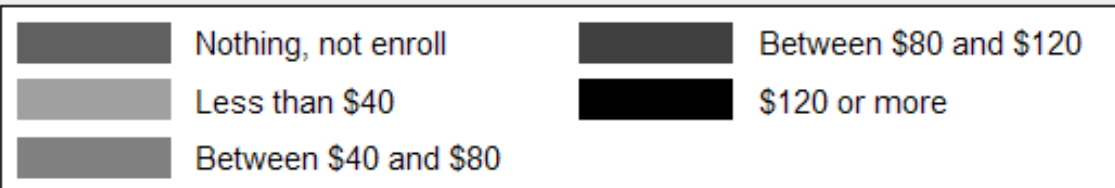
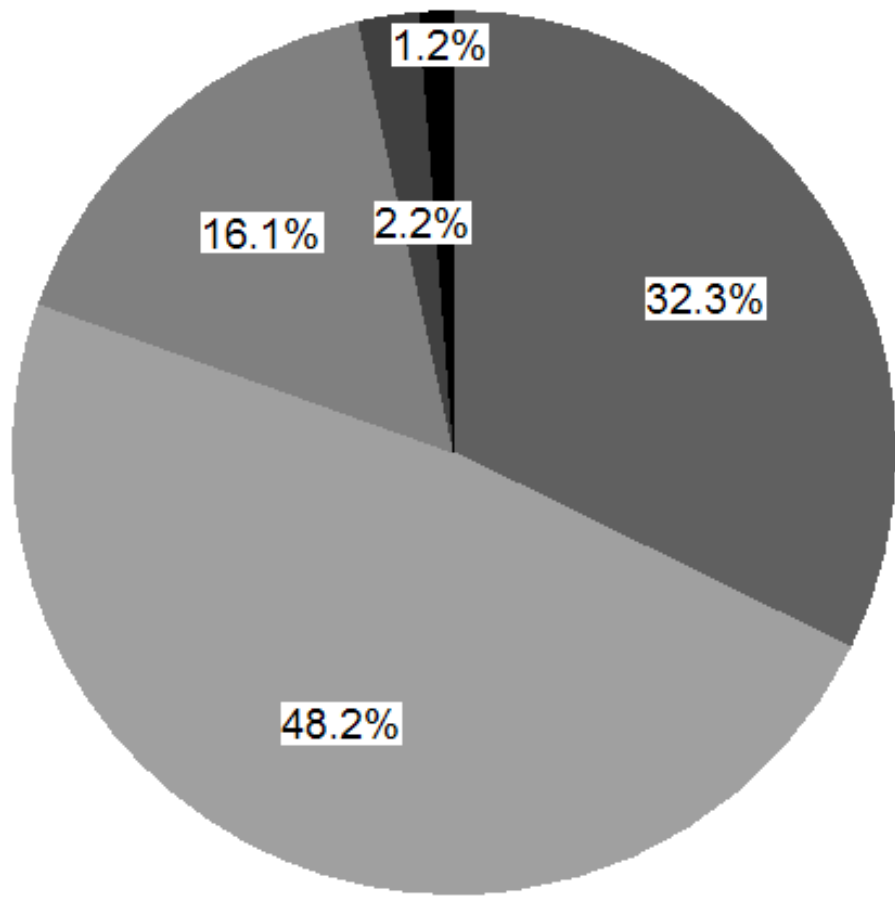
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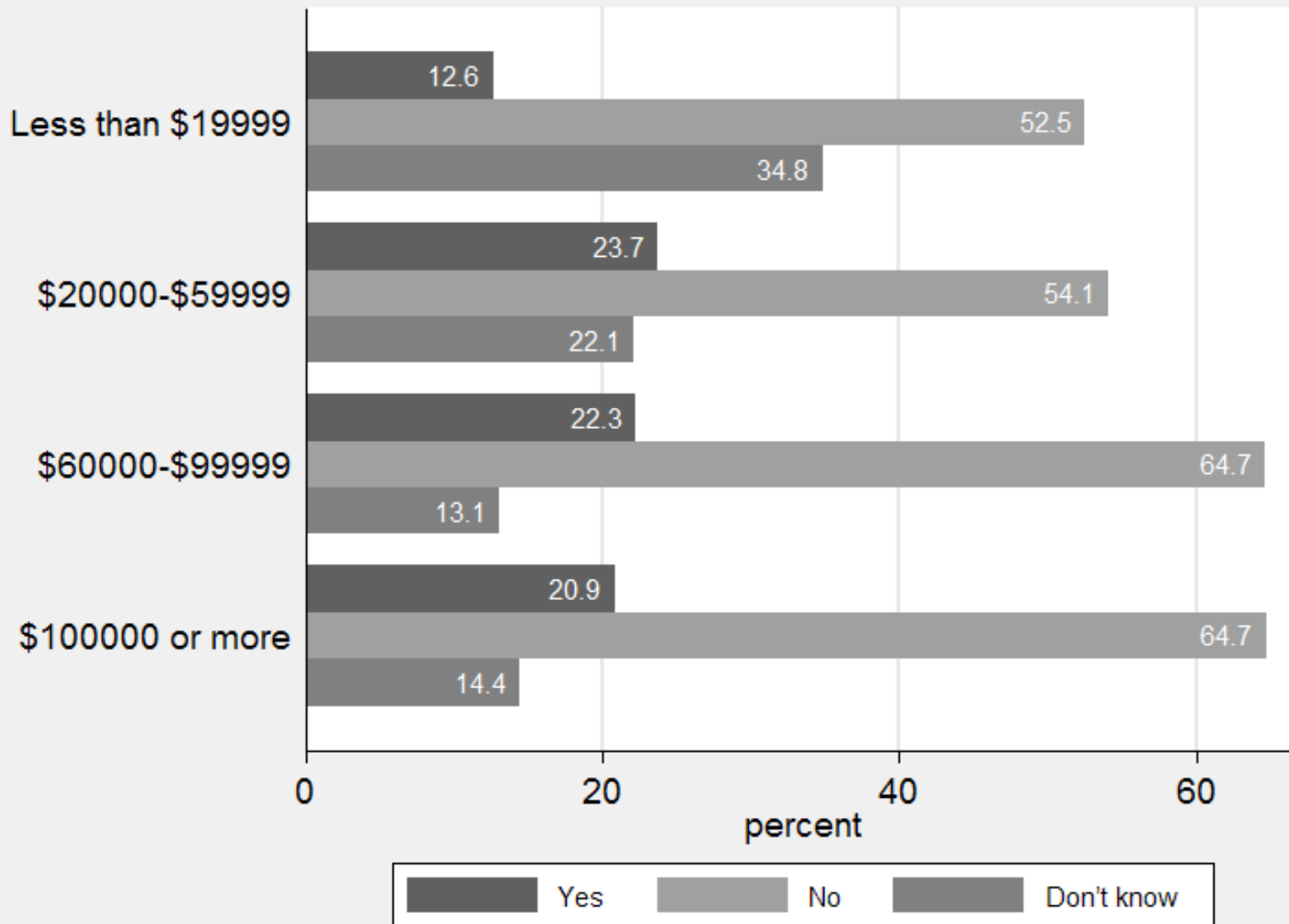
How much would you be willing to pay to enroll in the CLASS Act?



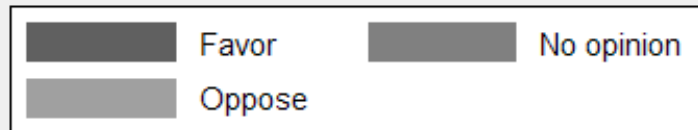
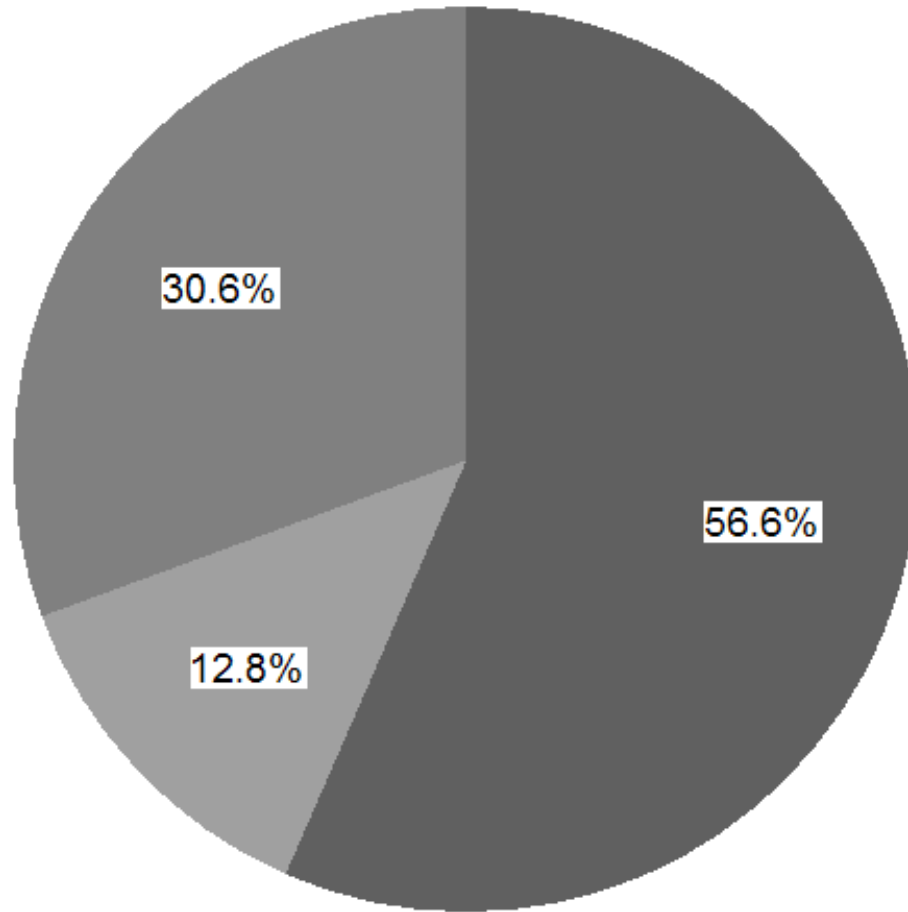
Do you think everyone should be required to enroll in the CLASS Act public long-term care program?



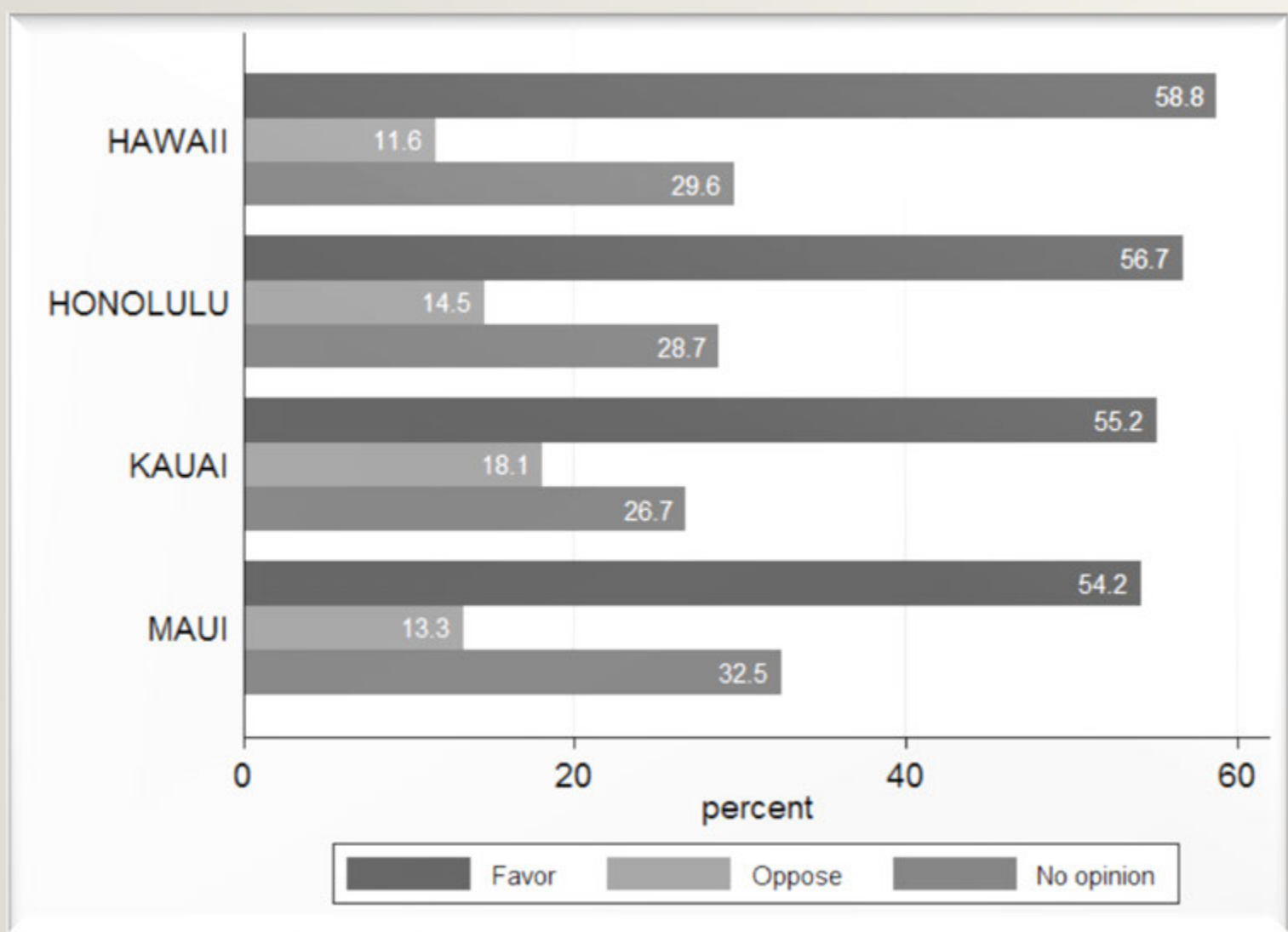
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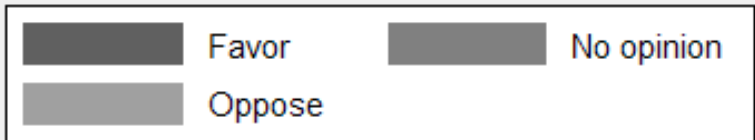
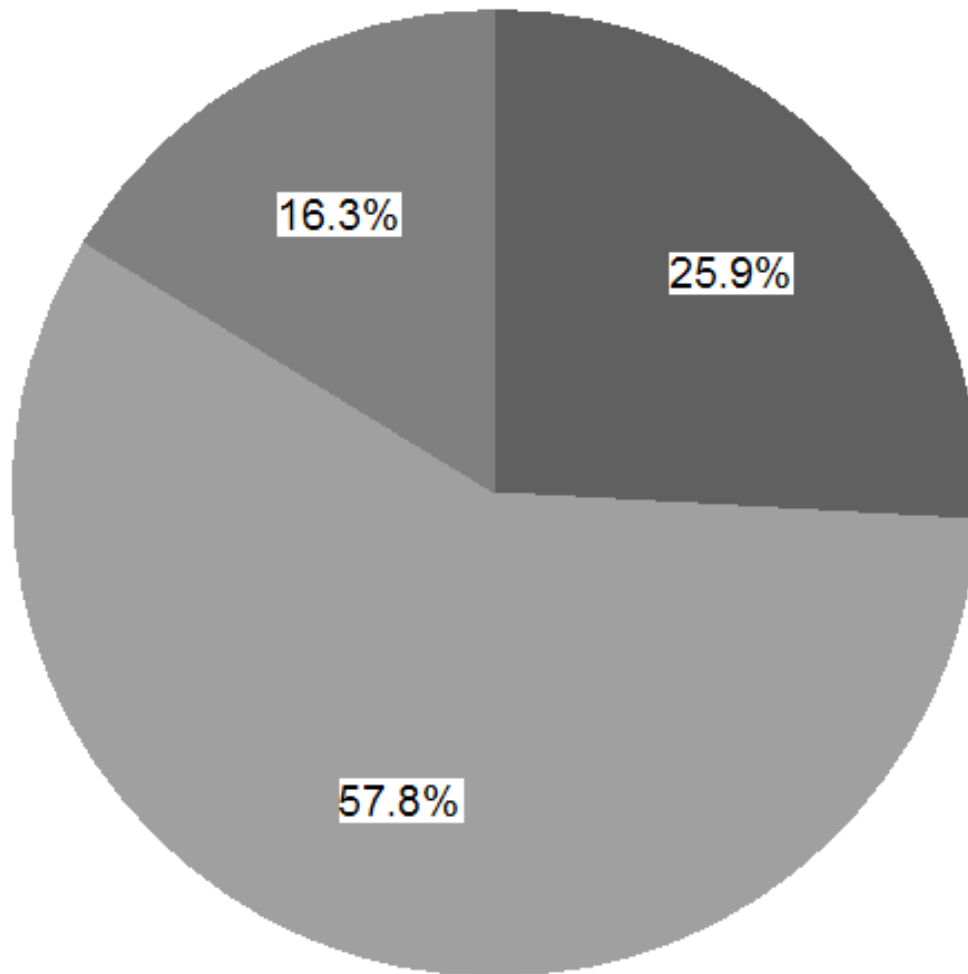
Do you favor or oppose a public long-term care insurance program sponsored by the state of Hawaii that would offer benefits additional to the CLASS Act federal insurance program?



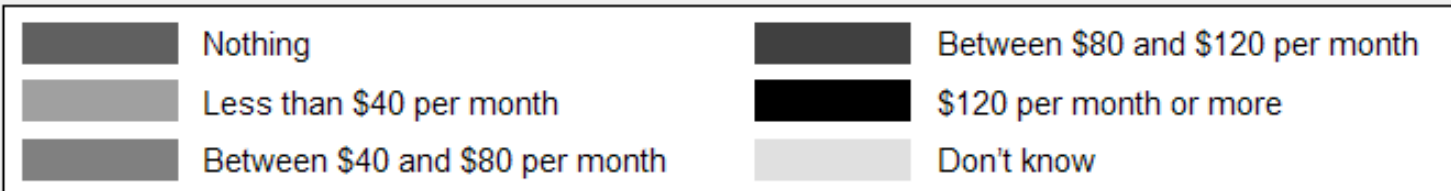
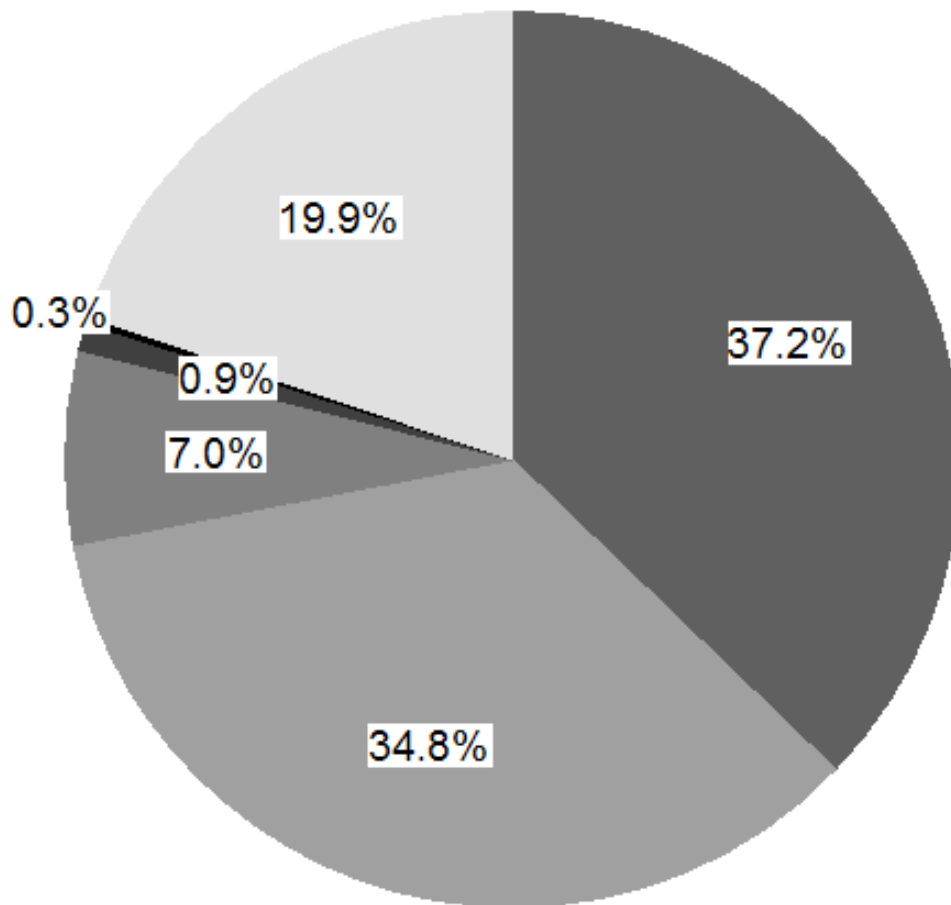
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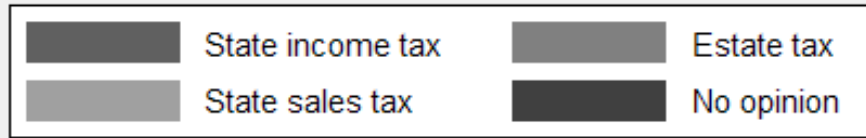
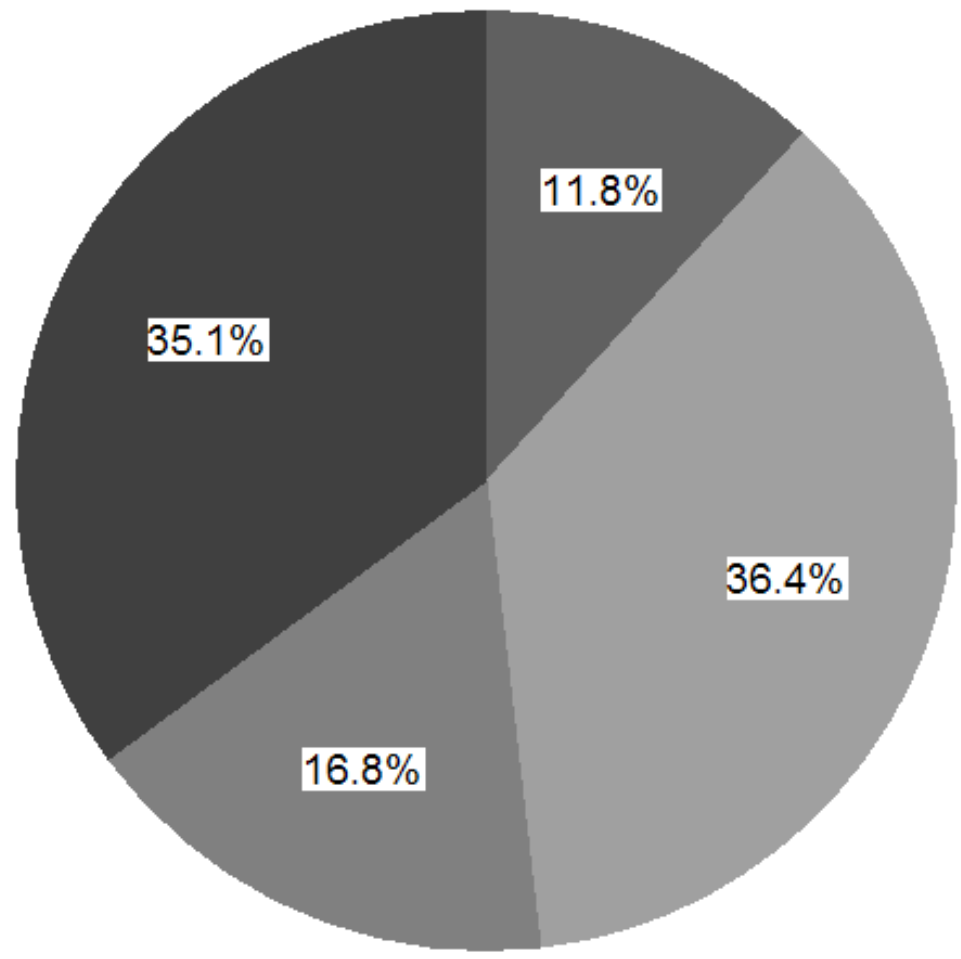
Do you favor or oppose higher taxes to pay for improved long-term care services?



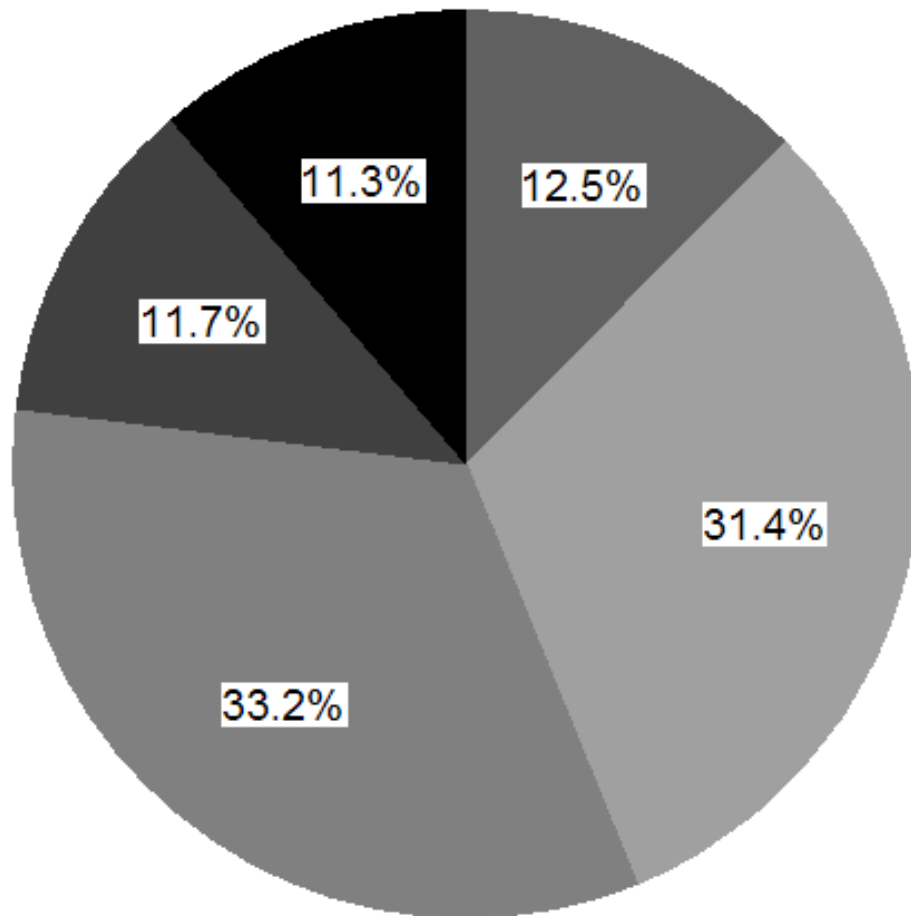
How much more per month would you be willing to pay in taxes to improve long-term care?



If you were required to pay higher taxes to improve long-term care in Hawaii, which tax should be increased?



Among the following reform options, which one has your greatest support?



- Establish HI LTC insurance to supplement CLASS
- Allow middle class to qualify for Medicaid
- Provide tax incentives for private LTC insurance
- Expand Kupuna Care
- Do not favor any of these options

Conclusions

- Many people have “no opinions” on many questions
- LTC is viewed as not affordable, with many people not knowing how they would pay for it
- About a quarter of respondents thought that nursing home spending was too high; about 30 percent thought it was about right
- Large majorities favored consumer-direction, expanding Medicaid eligibility, reducing taxes to informal caregivers, tax incentives for LTC insurance, and increasing funding for Kupuna Care.
- Among those with opinion, substantial majority favored CLASS Act

CLASS Act (cont.)

- Most people did not know if they would enroll in CLASS; about 1/3 said that they would not
- About half said that they would pay less than \$40 per month to enroll in CLASS; only a tiny proportion said that they would enroll if premiums were as high as estimated during health reform debate
- Substantial majority opposed requiring people to enroll in CLASS
- Substantial majority favored a Hawaii-wraparound to CLASS
- Substantial majority opposed higher taxes to pay for improved LTC, but 2/3 said that they would be willing to pay something

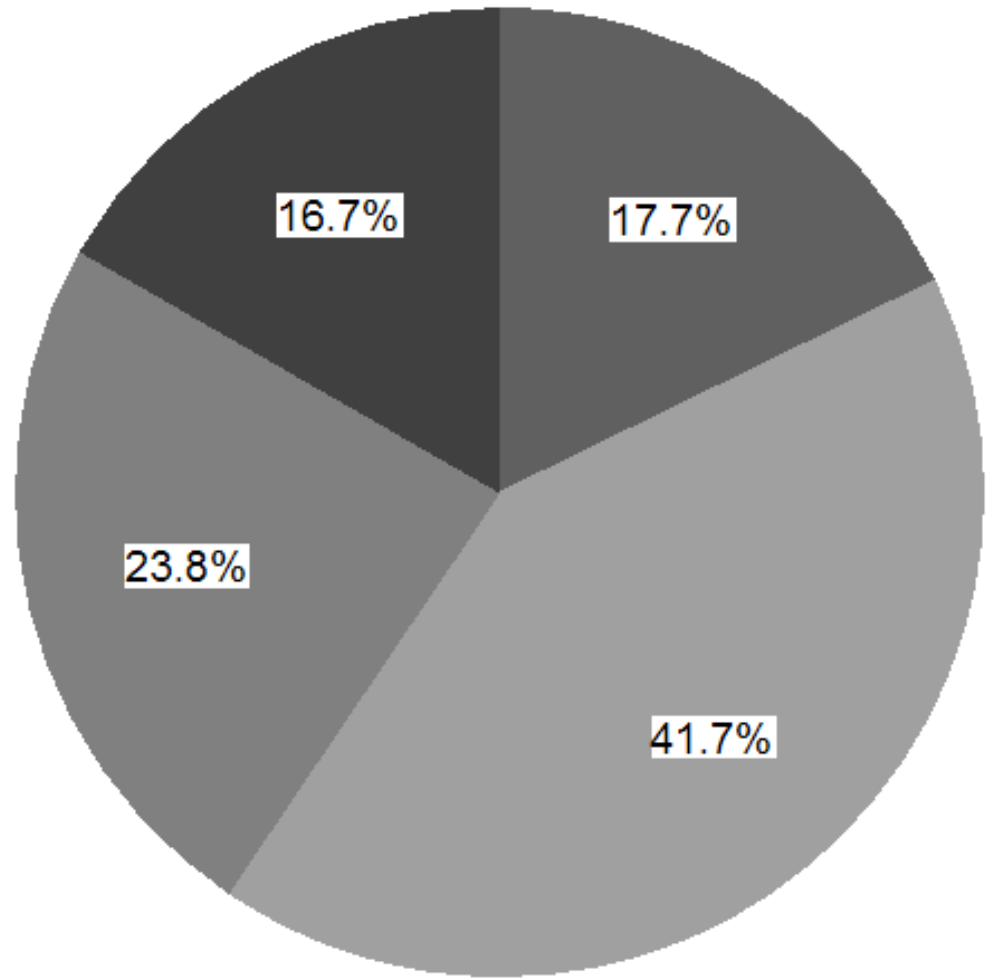
Conclusions (cont.)





- If taxes had to be increased, the sales tax was the most popular option
- When forced to choose one option as having their strongest support:
 - About a third chose allowing the middle class to qualify for Medicaid
 - About a third chose tax incentives for private long-term care insurance
 - About an eighth chose establishing a Hawaii LTC insurance plan to supplement CLASS
 - About an eighth chose expanding Kupuna Care

Demographics

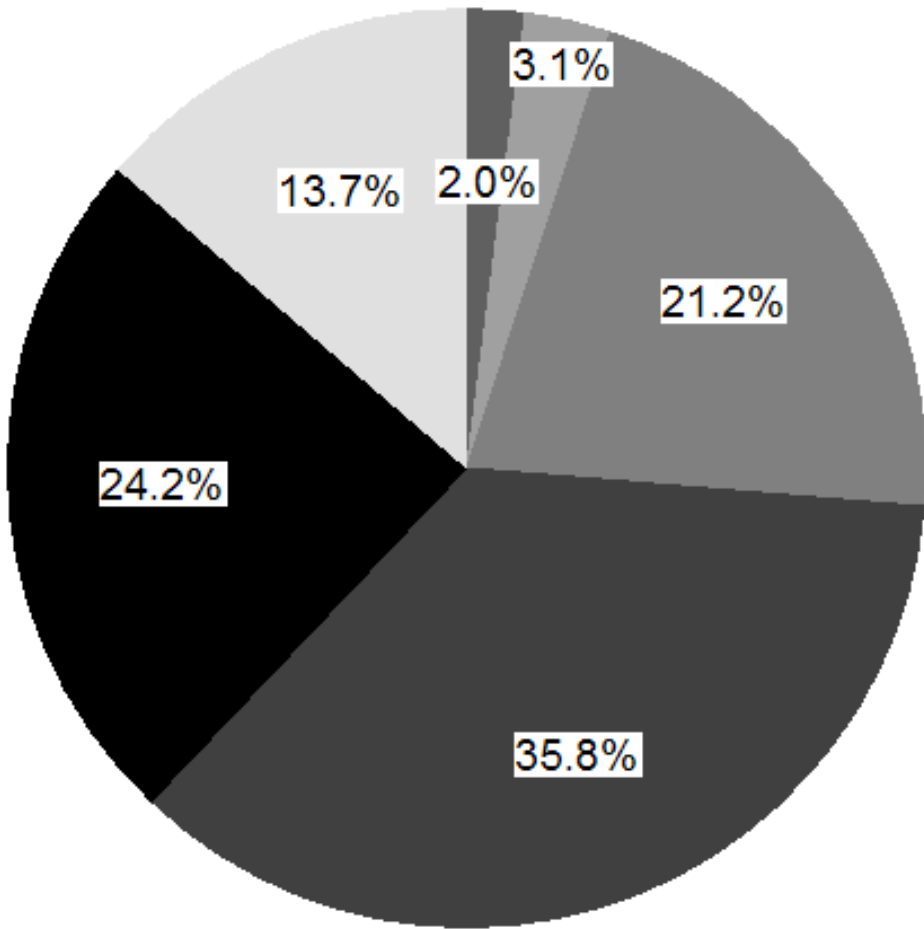
	2008 US Census	RTI Survey
Age		
18-24	12.4	3.1
25-34	18.1	10.5
35-44	17.4	13.2
45-54	17.9	19.4
55-64	15.2	25.3
65-74	8.9	15.3
75+	10.0	13.2
Gender		
Male	50.4	50.5
Female	49.6	49.5
Race		
Native Hawaiian/other Pacific Islander)	11.1	18.7
Asian	48.1	47.9
White	36.3	30.5
Black or African American	3.8	1.1
American Indian, Alaskan Native or another race	0.7	1.8






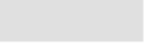
Income



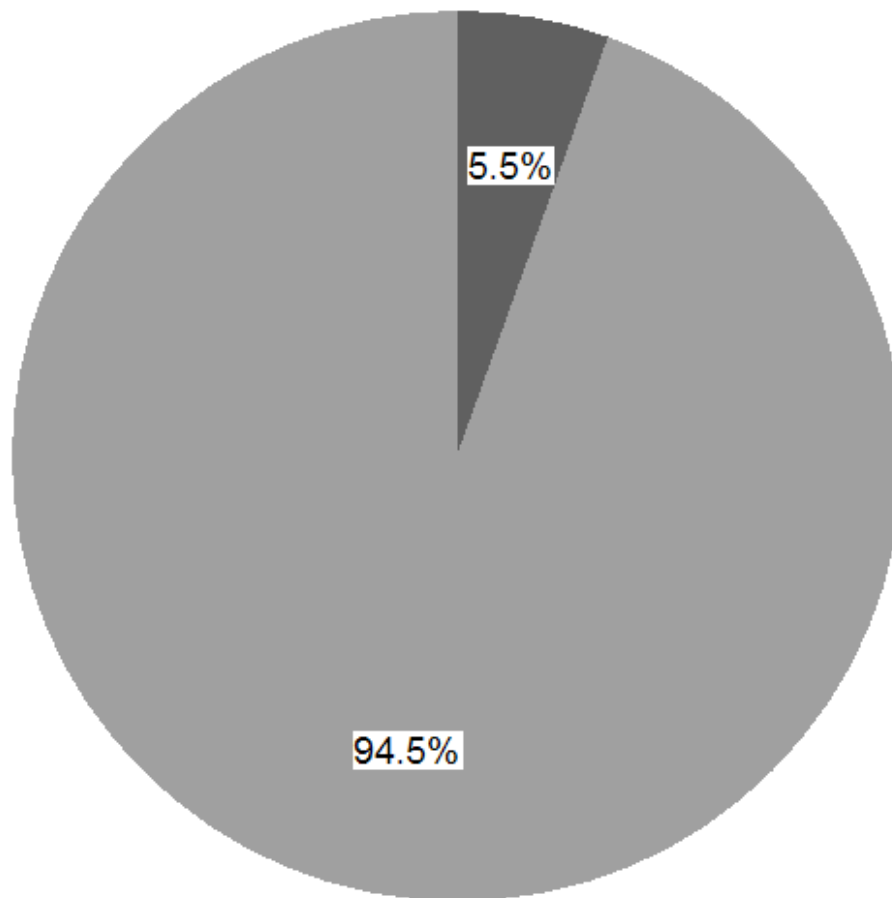
	Less than \$19999		\$60000-\$99999
	\$20000-\$59999		\$100000 or more

Education

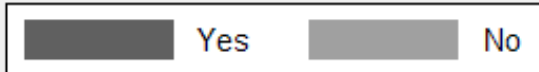
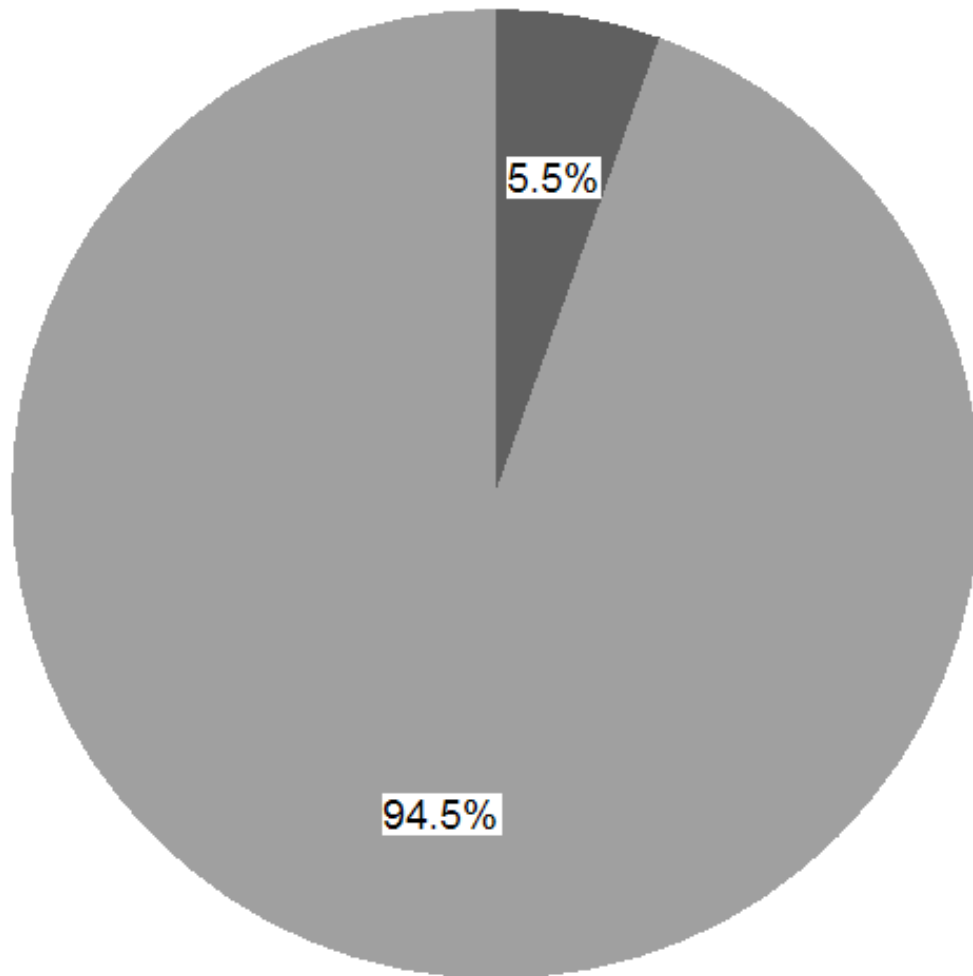


 Less than high school	 Some college/associate degree or tech. school
 Some high school, but did not graduate	 4-year college degree
 High school graduate or GED	 Graduate or professional degree

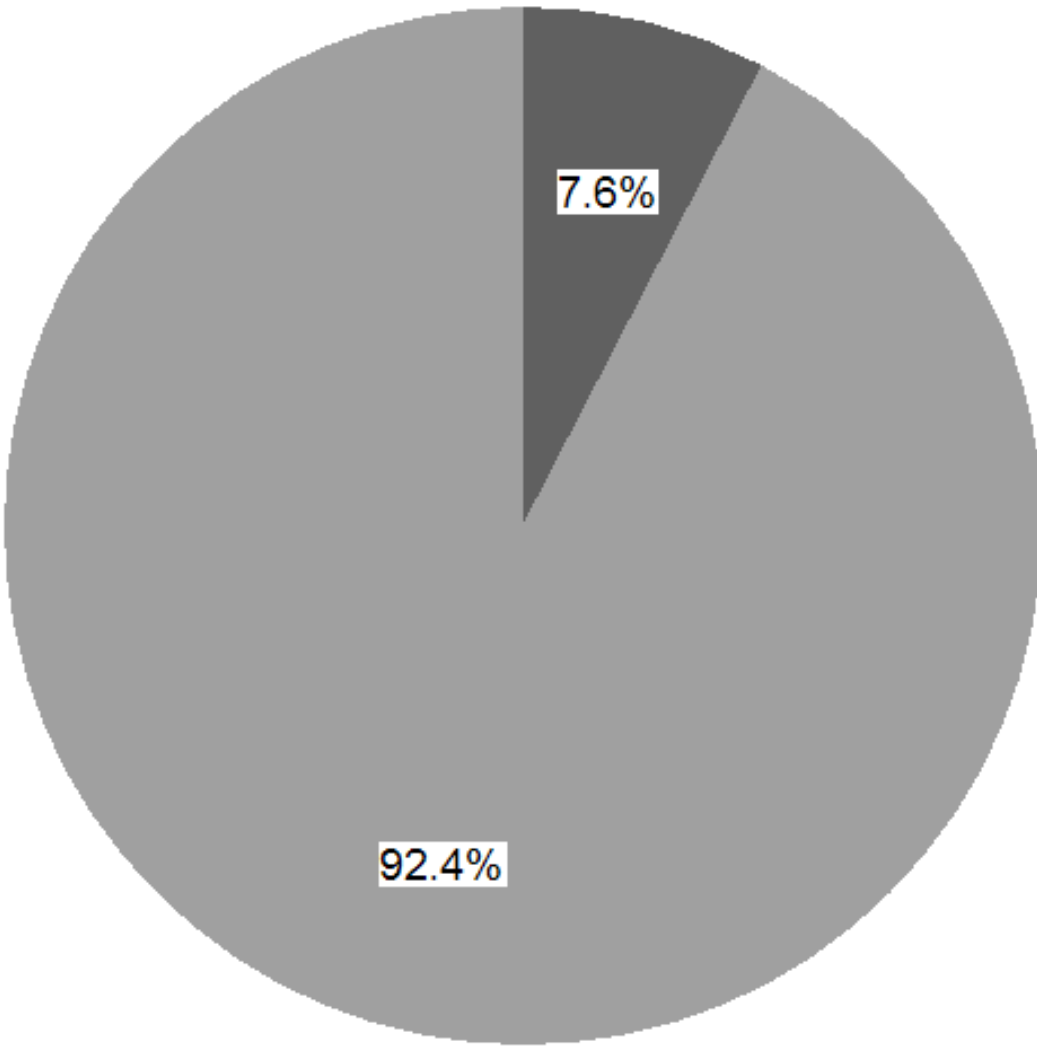
Does a physical or mental health problem currently limit your ability to do one or more of the following activities: bathing, dressing, getting around in the house, using the telephone, paying bills, taking medications, or doing laundry?



Do you currently care for a disabled family member between the ages of 18 and 64?

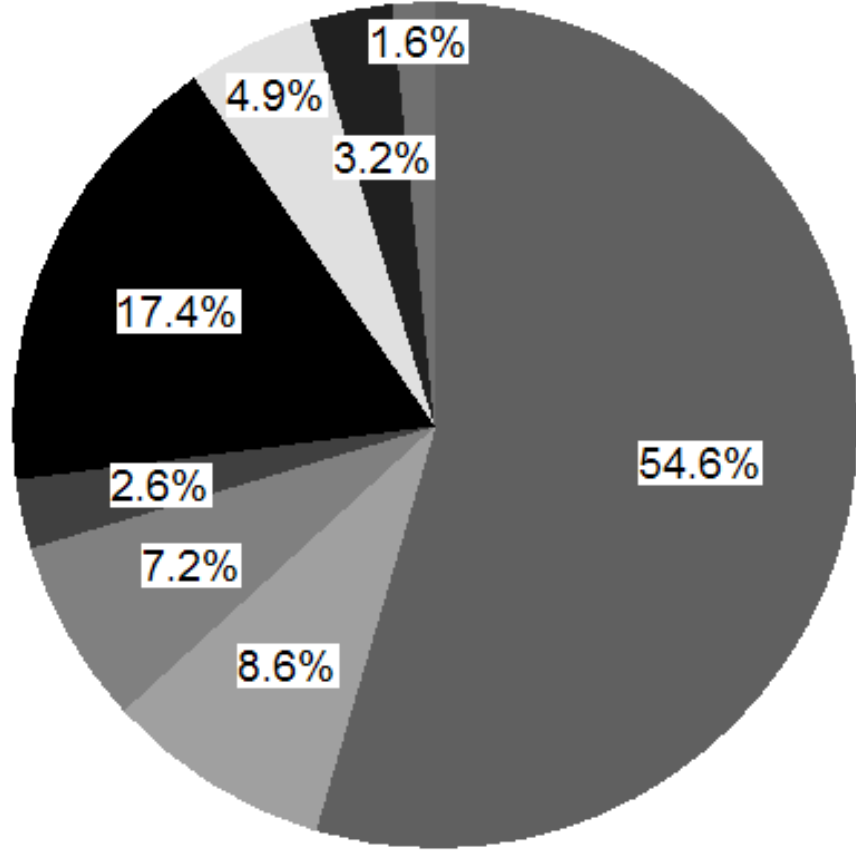










Do you currently care for a disabled family member age 65 and older?



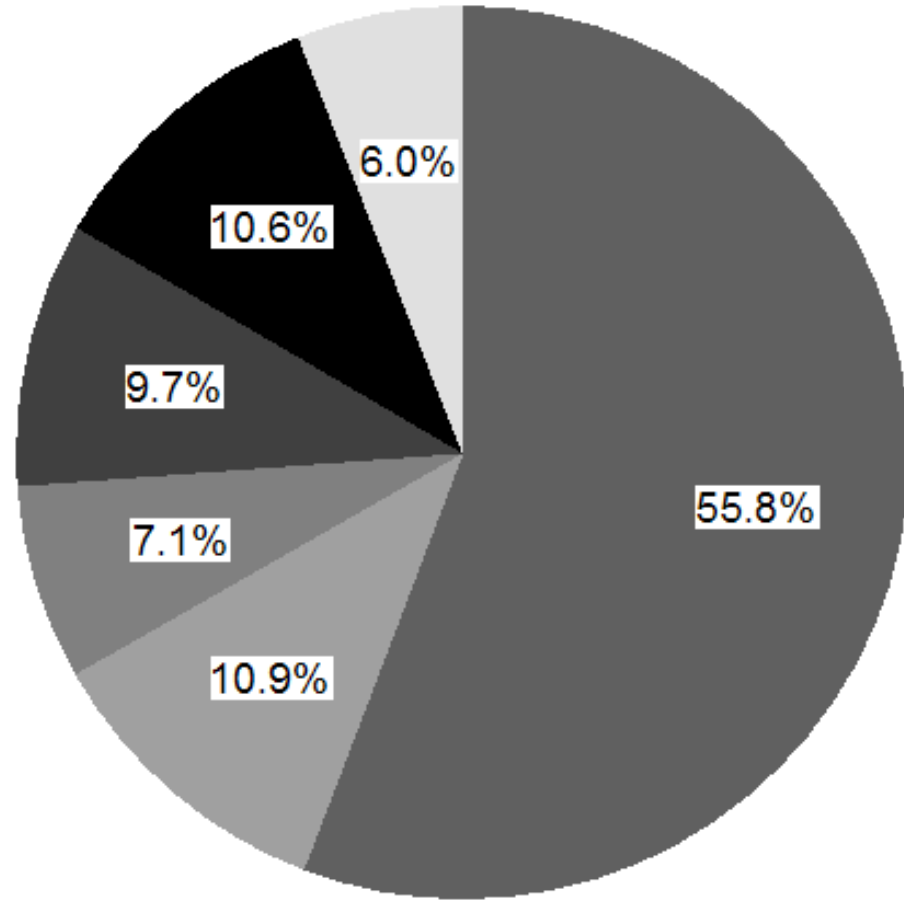
Yes No






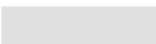
Employment Status



	Employed full or part-time for wages		Retired
	Self-employed		Student
	Unemployed		Homemaker
	Unable to work or disabled		Other

Health Coverage



	Private insurance		Military, CHAMPUS, TRICARE, or the Veterans Admin
	Medicare		Other insurance
	Medicaid or Quest		Uninsured



Contact:

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