

Notes from the Minnesota River Area Agency on Aging®, Inc. Listening Session covering the four topics of the 2015 White House Conference on Aging.

2015 WHITE HOUSE  
**CONFERENCE**  
*on* **AGING**  
Listening Session



June 3, 2015

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## **ISSUE – HEALTHY AGING**

### ***Barriers***

- Older adults often lack engagement and motivation.
- Changing volunteer demographics – aging; working longer; formerly church-based.
- Services and family are often located in different areas than population needing services.
- Lack of: funds, communication, equipment and transportation.
- Older adults have misconceptions of community services.
- Physician’s knowledge and buy-in regarding healthy aging; don’t make referrals.
- Small rural areas lack services.
- Increased rules and requirements for volunteer driver programs.
- Poor access to and availability of rural mental health care.

### ***Solutions***

- Need for structured programs (e.g. media, groups, transportation needs).
- Re-frame health education and programs to “wellness”.
- Simplify preventive services available under Medicare (not just a big book).
- Develop senior friendly communities.
- Medicare eligibility/coverage for individuals with dementia.
- Earlier identification and acceptance of mental health issues; increased funding.
- Educate and target the whole family, not only the older adults.
- Provide triage nurses in clinics and hospitals.
- “Communities for a Lifetime” needs to be incorporated into rural communities.

## **ISSUE – LONG-TERM SERVICES AND SUPPORTS**

### ***Barriers***

- People don’t plan for long-term care needs.
- Many older adults are unwilling to share in the cost of services and supports.
- The observation period doesn’t count as hospital days to qualify for a Medicare covered nursing home stay.
- The system of background checks for long term care workers often disqualifies workers based on a violation (i.e. writing a bad check) committed long ago.
- Mileage reimbursement for volunteer driver programs is per trip not per mile. This is a critical barrier in rural areas because of greater distances.
- Monthly Medicaid churn; providers lose money for services provided when clients fall in and out the program.
- Consumer choice is not affordable through Elderly Waiver.

### ***Solutions***

- Provide a livable wage for workers.

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## Minnesota River Area Agency on Aging®, Inc.

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- High-school counselors should promote awareness and provide encouragement to students to pursue health careers; consider STEM approach. Use intergenerational activities to create a positive image of aging.
- Increase nursing program openings in institutions of higher education.
- Rural communities should proactively promote their quality of life, etc. to keep workers local and/or attract people to move back to their community.
- Long-term care insurance reform that gives the control back to the patient and physician and not the insurance company.
- Family living arrangements that include multiple generations; family reimbursements for services provided.
- Encourage insurance policies to include additional preventive coverage.
- More physicians willing to make home visits for patients, particularly those in a rural area.
- Terminate denial of reimbursement for “no load miles”.
- Create tax incentives for caregivers and provide training to caregiving families. Encourage caregivers to ask for help.
- Lower the threshold for tax deductions for medical expenses.

### **ISSUE – ELDER JUSTICE**

#### ***Barriers***

- Difficult for older adults to self-report because of pride, fear, social stigma, shame, cultural differences and not wanting to get family involved or in trouble.
- Lack of awareness of abuse/neglect and of the resources available to help.
- Employers unable to share abuse/neglect investigations when giving a job referral.
- HIPPA.
- Lack of mental health and dementia training for law enforcement.
- The isolation of the elderly and their dependence on those who may be abusing them.

#### ***Solutions***

- Share and publicize real-life stories; make the issue real; help victims understand they are not alone; empower concerned citizens to report suspicions.
- Encourage law enforcement to present TRIAD and conduct programs on fraud and scams at locations where older adults gather. Provide education on the different types of fraud beyond financial. Educate professionals, pastors, parish nurses and care teams.
- Establish bank protection practices for older customers such as notification of unusual or large transactions.
- Promote community awareness of the process for reporting abuse or neglect of vulnerable adults. Communicate “It’s okay to report!”
- Expand programs for abused women to include older women.
- Customize Live Well at Home screen to include a question related to abuse/neglect.
- Educate professionals on how to present and address abuse/neglect issues with older adults; how to ask the question.

## **ISSUE – RETIREMENT SECURITY**

### ***Barriers***

- Estate plans that distribute assets to family before seniors' needs/bills are met or to avoid spending the estate on long term care needs.
- Lack of employer pension plans; lack of tax incentives for employers to provide pension plans.
- Employees opting out of employer retirement programs.
- Lack of credible information; fraud and scams that prey on older adults.
- Inability to save and invest due to low wage jobs.
- Inability to retire before qualifying for Medicare due to the high cost of health insurance.

### ***Solutions***

- Promote insurance and investments; educate younger people on the amount of money needed for retirement.
- Educate students early about saving for their future.
- Encourage employers to offer financial planning classes.
- Rethink retirement and what it means to retire.
- Provide income-based access to needed services to stretch money further and provide a feeling of ownership in making it work.
- Balance personal responsibility with government programs.
- Implement a reasonable increase in the Social Security tax; continue to withdraw Social Security tax from individuals who make more than \$118,500.