Preliminary Hawaii Long-Term Care Survey Results

Presented to:
Hawaii Long-Term Care Commission

Presented by:
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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
- Addressed 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

<table>
<thead>
<tr>
<th>Wave</th>
<th>Date</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial questionnaire mailing</td>
<td>6/30/10 &amp; 7/1/10</td>
<td>3,002</td>
</tr>
<tr>
<td>Postcard reminder</td>
<td>7/9/10</td>
<td>3,002</td>
</tr>
<tr>
<td>Second questionnaire mailing</td>
<td>7/26/10 &amp; 7/27/10</td>
<td>1,935</td>
</tr>
<tr>
<td>Third questionnaire mailing</td>
<td>8/19/10</td>
<td>1,557</td>
</tr>
</tbody>
</table>
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?
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 2 hours of home care over a long period of time, how would you pay for it?
Do you think that the percentage of Medicaid long-term care spending for nursing home care is:

- 33.0% Too high
- 29.7% Too low
- 27.0% About right
- 10.3% No opinion
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?

- Favor: 46.9%
- No opinion: 11.1%
- Oppose: 42.0%
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?

- Favor: 80.4%
- Oppose: 5.4%
- No opinion: 14.2%
Do you favor or oppose increasing funding for HI programs such as Kupuna Care?

- Favor: 61.4%
- Oppose: 12.8%
- No opinion: 25.7%
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

- **Less than $199999**
  - Favor: 40.5%
  - Oppose: 42.1%
  - No opinion: 17.4%

- **$20000-$59999**
  - Favor: 60.1%
  - Oppose: 25.5%
  - No opinion: 14.4%

- **$60000-$99999**
  - Favor: 60.6%
  - Oppose: 24.5%
  - No opinion: 14.9%

- **$100000 or more**
  - Favor: 55.9%
  - Oppose: 23.1%
  - No opinion: 21.0%
Do you think you will enroll in the CLASS Act public long-term care insurance program when it is available in 2011?

- Yes: 50.5%
- No: 32.0%
- Don't know: 17.4%
Do you think you will enroll in the CLASS Act public long-term care insurance program when it is available in 2011?

- **18-24**
  - Yes: 14.3%
  - No: 37.1%
  - Don't know: 48.6%

- **25-44**
  - Yes: 15.0%
  - No: 30.0%
  - Don't know: 55.0%

- **45-64**
  - Yes: 25.4%
  - No: 26.5%
  - Don't know: 48.1%

- **65 or older**
  - Yes: 16.3%
  - No: 40.5%
  - Don't know: 43.2%
Do you think you will enroll in the CLASS Act public long-term care insurance program when it is available in 2011?
How much would you be willing to pay to enroll in the CLASS Act?

- 32.3% would pay $120 or more
- 48.2% would pay between $80 and $120
- 16.1% would pay less than $40
- 2.2% would pay nothing and not enroll
- 1.2% would pay between $40 and $80
Do you think everyone should be required to enroll in the CLASS Act public long-term care program?
Do you think everyone should be required to enroll in the CLASS Act public long-term care program?
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?

- Favor: 30.6%
- Oppose: 12.8%
- No opinion: 56.6%
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?
Do you favor or oppose higher taxes to pay for improved long-term care services?

- Favor: 16.3%
- Oppose: 57.8%
- No opinion: 25.9%
How much more per month would you be willing to pay in taxes to improve long-term care?

- 19.9%: Between $80 and $120 per month
- 37.2%: $120 per month or more
- 34.8%: Between $40 and $80 per month
- 7.0%: Less than $40 per month
- 0.9%: Nothing
- 0.3%: Don't know
If you were required to pay higher taxes to improve long-term care in Hawaii, which tax should be increased?

- State income tax: 35.1%
- Estate tax: 16.8%
- State sales tax: 36.4%
- No opinion: 11.8%
Among the following reform options, which one has your greatest support?

- Establish HI LTC insurance to supplement CLASS: 33.2%
- Expand Kupuna Care: 31.4%
- Allow middle class to qualify for Medicaid: 11.7%
- Do not favor any of these options: 12.5%
- Provide tax incentives for private LTC insurance: 11.3%
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 eight chose expanding Kupuna Care
## Demographics

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<tr>
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<th>2008 US Census</th>
<th>RTI Survey</th>
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<tr>
<td><strong>Age</strong></td>
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<tr>
<td>18-24</td>
<td>12.4</td>
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<tr>
<td>25-34</td>
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<td>49.5</td>
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<td>18.7</td>
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<tr>
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<tr>
<td>White</td>
<td>36.3</td>
<td>30.5</td>
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<td>1.1</td>
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<tr>
<td>American Indian, Alaskan Native or another race</td>
<td>0.7</td>
<td>1.8</td>
</tr>
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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?

- Yes: 5.5%
- No: 94.5%
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: 7.6%
- No: 92.4%
Employment Status

- Employed full or part-time for wages: 54.6%
- Retired: 1.6%
- Self-employed: 4.9%
- Student: 3.2%
- Unemployed: 2.6%
- Homemaker: 7.2%
- Unable to work or disabled: 8.6%
- Other: 17.4%
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