



# POLICY AND PROGRAM REPORT



## Senior Citizens

April 2016

### TABLE OF CONTENTS

Health Care .....	2
<i>Medicare</i> .....	2
<i>Medicaid</i> .....	3
<i>Federal Prescription Drug Coverage</i> .....	4
<i>State Prescription Drug Coverage</i> .....	4
Services for the Elderly .....	4
<i>Property Tax Relief for Seniors</i> .....	5
<i>National Family Caregiver Support Program</i> .....	5
<i>Nutrition Programs</i> .....	5
<i>Elder Rights</i> .....	6
<i>Program to Assist Relatives Who Have Legal Guardianship of Children</i> .....	6
<i>Senior Centers</i> .....	7
<i>Transportation</i> .....	7
Long-Term Care .....	7
<i>Home and Community-Based Programs</i> .....	8
<i>Bureau of Health Care Quality and Compliance</i> .....	8
<i>Board of Examiners for Long-Term Care Administrators</i> .....	8

Opportunities for Seniors .....	8
<i>Volunteerism</i> .....	8
<i>Education</i> .....	9
Studying the Needs of Nevada's Seniors .....	9
<i>Nevada Commission on Aging</i> .....	9
<i>Nevada Silver Haired Legislative Forum</i> .....	10
Additional Resources .....	10
Research Staff Contacts .....	11
Glossary of Acronyms .....	12

According to population estimates and projections from the Nevada State Demographer, in 2015, approximately 398,882 Nevadans were 65 years of age and older, which represents nearly 14 percent of the State's population. The Nevada State Demographer estimates the senior population will grow to 577,088 in 2030, which would then represent nearly 18 percent of Nevada's projected 2030 population.<sup>1</sup>

Many of these seniors are healthy, live active lifestyles, contribute positively to the State's economy, and initially require few senior services. However, as seniors age, there may be significant impacts on services that are provided by public and private institutions. Projections suggest that

<sup>1</sup>Jeff Hardcastle, *Nevada County Age, Sex, Race, and Hispanic Origin: Estimates and Projections 2000 to 2034*, October 2015. This information is available at: [http://tax.nv.gov/uploadedFiles/taxnvgov/Content/TaxLibrary/2015ASRHO Estimates and Projections.pdf](http://tax.nv.gov/uploadedFiles/taxnvgov/Content/TaxLibrary/2015ASRHO%20Estimates%20and%20Projections.pdf).

the demand for enhanced programs and services for our escalating senior population will continue to grow at an increasing rate over the next several decades.

Meeting during the interim between legislative sessions, the Legislative Committee on Senior Citizens, Veterans and Adults With Special Needs (*Nevada Revised Statutes* [NRS] 218E.750) was created to address the concerns of this population.

The Committee may review, study, and comment on issues relating to senior citizens, veterans, and adults with special needs, including: (1) initiatives to ensure financial and physical wellness; (2) the prevention of abuse, neglect, isolation, and exploitation; (3) public outreach and advocacy; (4) the enhancement of service programs to ensure that services are provided in the most appropriate setting; (5) programs that allow seniors to live outside institutional settings by providing services and care in the home; (6) the availability of useful information and data for the State to make decisions effectively; (7) the improvement of laws relating to guardianships; and (8) the improvement of long-term care facilities in Nevada. Information about this Committee can be found at: <http://www.leg.state.nv.us/Interim/78th2015/Committee/StatCom/SeniorVetSpecial/?ID=24>.

## HEALTH CARE

### *Medicare*

Medicare is the federal health insurance program for people 65 years of age or older, certain younger people with disabilities, and people with end-stage renal disease (permanent kidney failure with dialysis or a transplant, sometimes called ESRD). The Social Security Administration is responsible for the application and eligibility processes, while the Centers for Medicare and Medicaid Services (CMS) administers the Medicare program. Currently, Medicare is the country's largest health insurance program covering approximately 46.3 million people ages 65 and older and 9 million younger people with permanent disabilities.<sup>2</sup>

Medicare has four main parts:

1. Hospital insurance (also called Medicare "Part A"), which pays for care in a hospital or skilled nursing facility, home health care services, and hospice care;
2. Medical insurance (also called Medicare "Part B"), which pays for doctors, outpatient hospital care, and some preventative services;
3. Medicare Advantage Plans (also called Medicare "Part C"), which offer Parts A and B as well as other benefits, such as prescription drug coverage, through a private company similar to a health maintenance organization or preferred provider organization; and

---

<sup>2</sup>Juliette Cubanski, et al. (March 2015). *A Primer on Medicare: Key Facts About the Medicare Program and the People It Covers*, The Henry J. Kaiser Family Foundation. Retrieved from The Henry J. Kaiser Family Foundation website: <http://files.kff.org/attachment/report-a-primer-on-medicare-key-facts-about-the-medicare-program-and-the-people-it-covers>.

4. Prescription drug coverage (also called Medicare “Part D”), which provides discount options offered by a Medicare-approved private drug plan.

Most people 65 years of age and older who are citizens or permanent residents of the United States are eligible for Medicare Part A without paying a monthly premium if they or their spouse paid Medicare taxes while working. Before age 65, individuals are eligible for premium-free Medicare hospital insurance if they have been entitled to Social Security disability benefits for 24 months. Anyone who is eligible for free Medicare hospital insurance (Part A) can enroll in Medicare medical insurance (Part B) and prescription coverage (Part D) by paying a monthly premium.

It is important for a person to enroll in Medicare as soon as he or she is eligible because late enrollment penalties in the form of higher premiums may be applied. People interested in finding out whether they are eligible for Medicare should contact the Nevada State Health Insurance Assistance Program at (800) 307-4444 or [http://adsd.nv.gov/Programs/Seniors/SHIP/SHIP\\_Prog/](http://adsd.nv.gov/Programs/Seniors/SHIP/SHIP_Prog/), or the Social Security Administration at (800) 772-1213.

Medicare provides basic health care coverage; however, it does not pay for all medical expenses. Consequently, to fill in the gaps in Medicare coverage, known as “Medigap,” many private insurance companies sell insurance that covers Medicare copayments, coinsurance, or deductibles. Additional information is available in the booklet titled, *Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare*, or by calling Medicare at (800) 633-4227.

To prevent Medicare fraud, the Senior Medicare Patrol program through the Aging and Disability Services Division (ADSD) of the Department of Health and Human Services (DHHS) uses senior volunteers to educate Nevada Medicare enrollees on how to detect and report health care fraud in the Medicare and Medicaid programs. Persons interested in volunteering or learning how to detect fraud can visit [http://adsd.nv.gov/Programs/Seniors/SMP/SMP\\_Prog/](http://adsd.nv.gov/Programs/Seniors/SMP/SMP_Prog/) or call (888) 838-7305.

### ***Medicaid***

Medicaid is a federal-state health insurance program for low-income individuals. Sometimes, low-income seniors can be eligible for both Medicare and Medicaid. This subset is often referred to as “dual eligibles.” Medicaid may cover premiums and cost-sharing obligations associated with Medicare, as well as pay for services beyond Medicare if a person is eligible. Dual eligibles typically fall into one of the following categories depending on the level of benefits they may qualify for through Medicaid:

1. Full Benefit—recipients receive full Medicaid benefits in addition to Medicare coverage;
2. Qualified Medicare Beneficiaries—Medicaid pays for Medicare premiums and other out-of-pocket costs; or
3. Specified Low-Income Medicare Beneficiaries—Medicaid only pays for Medicare premiums.

### ***Federal Prescription Drug Coverage***

The Patient Protection and Affordable Care Act of 2010 added several important benefits for Medicare participants. Current Medicare-covered benefits, which include the ability to choose one's own doctor, must not be reduced or eliminated. The first year the new health reform law was enacted, nearly 4 million Medicare recipients with prescription drug coverage were eligible for a one-time, tax-free rebate of \$250 as a cost relief for out-of-pocket costs paid for prescription drugs due to a coverage gap commonly known as a "donut hole." Currently, individuals who fall into a donut hole because of high prescription drug costs receive a 50 percent discount from manufacturers on brand-name drugs. By 2020, the donut hole will be completely closed due to health care reform. For more information, please see a fact sheet prepared by CMS titled, *Closing the Coverage Gap—Medicare Prescription Drugs Are Becoming More Affordable*.

### ***State Prescription Drug Coverage***

In addition to federal programs, Nevada has the Senior Rx and Disability Rx Programs to help seniors and persons with disabilities who are Medicare-eligible with monthly premiums for Medicare Part D prescription drug plans and with prescription costs if they reach the Part D coverage gap. To qualify for the Senior Rx Program, an applicant must be 62 years of age, have resided in Nevada continuously for 12 months, and have a maximum household income of not more than \$27,923 for individuals and \$37,222 for couples. According to the *Senior and Disability Prescription (RX) Assistance Program (SPAP)* fact sheet from the ADSD, SPAP enrollment is projected to increase at a rate of 2 percent per month through Fiscal Year (FY) 2017.

## **SERVICES FOR THE ELDERLY**

The life expectancy of Americans has increased, and with it the demand for services for older adults has grown. As a person ages, his or her ability to perform activities of daily living independently can decline, resulting in a need for assistance with personal care activities. This need for assistance also may be true for persons under 60 who have a physical or mental disability. Because personal care services are often the same for a senior and a person with a disability, there has been a national trend to streamline services for these two populations by combining programs and agencies.

While programs and services for seniors are administered through various offices in Nevada, the coordination of services for seniors and persons with disabilities is the responsibility of the ADSD. Certain services also are offered through local county or municipal agencies.

The Administration on Aging in the U.S. Department of Health and Human Services administers an aging network and a variety of programs supporting elderly persons in the community and provides oversight of long-term care facilities. The Administration on Aging distributes funds to the states through area agencies on aging (AAAs). In Nevada, the designated AAA is the ADSD, which distributes federal as well as State funding to local governments and community providers through a competitive grant process.

Seniors, caregivers, and the general public can access information and support related to long-term care services in Nevada through an Aging and Disability Resource Center (ADRC). The ADRC program serves as a “one-stop shop” for assistance and is administered by the ADSD.

### ***Property Tax Relief for Seniors***

During the 2011 Legislative Session, the ADSD eliminated the Senior Citizens’ Property Tax Assistance Account (also known as the Senior Tax Assistance/Rent Rebate [STARR] Program) due to projected revenue shortfalls in its budget and the need to fund other critical services. The 2015 Legislature passed Senate Bill 514 (Chapter 534, *Statutes of Nevada*), which authorized a \$5 million appropriation to implement a senior citizen’s property tax assistance rebate program in the 2015-2017 Biennium. The Governor must recommend eligibility criteria to the Interim Finance Committee of the Legislature, and the ADSD is responsible for implementing the program.

### ***National Family Caregiver Support Program***

The National Family Caregiver Support Program (NFCSP) was signed into law as part of the Older Americans Act (OAA) Amendments of 2000. The OAA was reauthorized by Congress in 2006. The NFCSP provides grants to states to enable AAAs to provide an array of support services to:

- Adult family members or other informal caregivers, 18 years of age and older, who are caring for individuals 60 years of age and older or individuals of any age with Alzheimer’s disease and related disorders; and
- Grandparents and other relatives (excluding parents), 55 years of age and older, who are caring for children under the age of 18 or adults 18 to 59 years of age with disabilities.

### ***Nutrition Programs***

Under Title III of the OAA, states are provided funding for three nutrition programs that aim to reduce hunger and promote the health of older adults:

1. Congregate Nutrition Services—meals provided in a congregate setting;
2. Home-Delivered Nutrition Services—meals delivered to a homebound individual; and
3. Nutrition Services Incentive Program—grant funding for the exclusive purchase of food to supplement the other two nutrition programs.

The programs also provide nutrition education and counseling, as appropriate. Program services are available to persons over 60 years of age or persons under 60 years of age with a disability, and there are no income limitations.

### ***Elder Rights***

Elder Protective Services (EPS) in ADSD helps those 60 years of age and older who may experience abuse, exploitation, isolation, or neglect. Elder Protective Services serves all of Nevada and includes investigation (within three working days of being reported), evaluation, counseling, referral for other services, and protective services.

Anyone may report an incident of abuse if he or she has reason to believe that an elderly person has been abused, exploited, isolated, or neglected. The report may be made to the local ADSD office during business hours or to any police department or sheriff's office. After normal business hours, the reporter should contact local law enforcement. If EPS believes that a crime has been committed against an elderly person, a referral is made to the appropriate law enforcement agency for possible investigation and prosecution. All information obtained during the reporting process is kept confidential.

The Advocates for Elders provide advocacy and assistance to frail persons who are 60 years of age and older and reside in a community setting. The Advocates offer assistance related to the coordination of resources and services available to aging persons within their respective communities, as well as disseminate information on ADSD programs and services through public outreach. There is an Advocate in Las Vegas (702) 486-3545; Reno (775) 687-2494; and Elko (775) 738-1966.

Federal law requires each state to have a Long-Term Care Ombudsman Program headed by a State Long-Term Care Ombudsman. In Nevada, the Ombudsmen are called "Elder Rights Advocates." Elder Rights Advocates receive, investigate, and attempt to resolve complaints made by or on behalf of residents who reside in long-term care facilities, including homes for individual residential care, residential facilities for groups, and nursing homes. Elder Rights Advocates work on behalf of the resident according to his or her wishes and desires. Services provided by the Ombudsman Program are confidential. The State Long-Term Care Ombudsman reports cases of alleged abuse or neglect to EPS. Learn more about the Ombudsman Program at: <http://adsd.nv.gov/Programs/Seniors/LTCOmbudsman/LTCOmbudsProg/>.

### ***Program to Assist Relatives Who Have Legal Guardianship of Children***

The Program to Assist Relatives Who Have Legal Guardianship of Children was established by the Legislature in 2001. This program provides cash payments to a caretaker who has obtained the guardianship of a relative child. The program, also known as the Kinship Care Program, is funded through the Temporary Assistance for Needy Families (TANF) Program administered by the Division of Welfare and Supportive Services of the DHHS.

To receive cash payments of up to \$462 per month, a caretaker must meet TANF Non-Needy Caretaker eligibility requirements and: (1) be 62 years of age or older; (2) be related to the child; (3) be caring for and residing with the child for at least six consecutive months; and (4) have obtained legal guardianship through a Nevada court and met any court requirements. The payments must not exceed the amount the State would have provided if the child had been placed in foster care.

### *Senior Centers*

All but 1 of Nevada's 17 counties have senior centers dedicated to services for older adults. There are 68 senior centers in Nevada that generally offer the following types of services:

- Case management and health services;
- Congregate and home delivered meals;
- Legal services; and
- Recreational activities.

Senior centers help older adults stay connected in the community by providing a gathering place for seniors to be among peers, remain active through recreational classes, and receive services to help in the transition towards retirement and the later stages of life.

### *Transportation*

Nevada has several options to assist seniors in obtaining transportation at low or no cost. In Clark County, the ADSD administers the Taxi Assistance Program (TAP), which provides \$10 coupon books (valued at \$20) for discounted taxicab fares to qualified persons. To be eligible for the TAP program, an applicant must: (1) be a Nevada resident; (2) be at least 60 years of age or have a permanent disability; and (3) have a maximum annual household income of equal to or less than \$35,641 for a single person or \$48,061 for two people. More information about the TAP program is available at: [http://adsd.nv.gov/Programs/Seniors/TAP/TAP\\_Prog/](http://adsd.nv.gov/Programs/Seniors/TAP/TAP_Prog/).

A similar taxicab voucher program is available through the Washoe Senior Ride (WSR) program operated by the Regional Transportation Commission (RTC). The WSR coupon books cost \$10 (valued at \$20) and are available to any Washoe County resident over 60 years of age whose annual household income is less than \$45,000. In addition, RTC ACCESS passengers and all Washoe County veterans who meet the income requirement are eligible, regardless of their age. The RTC ACCESS program is a paratransit service for certain passengers with disabilities. More information on the WSR program is available at: <http://www.rtcwashoe.com/public-transportation-2-91.html>.

In addition to discounted taxicab fares, regional transportation services offer fixed route services, dial-a-ride, and other transit services specifically for seniors.

### **LONG-TERM CARE**

Decisions relating to whether one should enter a long-term care facility or find services in the home to help extend independent living are difficult ones involving several options with varying levels of care. To assist Nevadans in understanding the long-term care options available, federal, State, and local agencies have collaborated to establish the Nevada Care Connection. The Nevada Care Connection



provides information and access to long-term supports and services for seniors and persons with disabilities, as well as their caregivers and families. More information on this program is available at <http://www.nevadaadrc.com/>.

### ***Home and Community-Based Programs***

The ADSD administers five nonmedical, community-based programs to enable elderly persons to maintain their independence and to offer an alternative to nursing home placement. Services available through these programs include: (1) personal care (bathing, dressing, eating, and toileting); (2) homemaking (laundry, light housekeeping, meal preparation, and shopping); (3) adult companionship; (4) adult day care; (5) personal emergency response systems; and (6) respite for the primary caregiver. Eligibility and the amount of assistance depends on age, risk of institutionalization, and annual income.

Services received in a residential setting include the home- and community-based waiver, homemaker program; and community options program for the elderly. Moreover, services received in a facility include the waiver for the elderly in adult residential care and the assisted living waiver.

### ***Bureau of Health Care Quality and Compliance***

The federal CMS has an agreement with the Bureau of Health Care Quality and Compliance of the DHHS to certify medical facilities, providers, and skilled nursing facilities that receive Medicare and Medicaid reimbursement. The Bureau conducts surveys, also known as inspections, and complaint investigations for all licensed facilities.

### ***Board of Examiners for Long-Term Care Administrators***

The Board of Examiners for Long-Term Care Administrators (<http://beltca.nv.gov/>) serves as the licensing and regulatory agency for long-term care administrators in Nevada. Long-term care facilities include nursing homes, group care facilities, and assisted living facilities. The Board protects public and consumer interests by ensuring long-term care administrators are of good moral character, properly educated, and trained to care for Nevada's citizens in a dignified and attentive manner.

## **OPPORTUNITIES FOR SENIORS**

While retirement is often thought of as a rest and relaxation period, there are many opportunities for seniors to be active in the community, as well as improve upon their skills and abilities.

### ***Volunteerism***

The Senior Corps, an agency of the federal Corporation for National and Community Service (an independent federal agency), is designed specifically for persons over the age of 55. Senior Corps oversees three primary programs that offer training and supplemental insurance to volunteers while on duty:



1. The Retired and Senior Volunteer Program (RSVP) recruits volunteers to serve nonprofit and public agencies such as day care centers, hospitals, museums, schools, and other organizations to meet critical community needs. Hours can range from a few to over 40 per week, and the interests and skills of the volunteer are matched to the organization.
2. The Foster Grandparent Program trains individuals to serve as one-on-one mentors, role models, and tutors to children through youth facilities such as Head Start centers or schools. Volunteers who meet income eligibility guidelines receive a tax-free, hourly stipend to offset the cost of volunteering. Foster grandparents can serve up to 40 hours per week.
3. The Senior Companion Program connects volunteers with adults with disabilities, frail elders, and persons with terminal illnesses to offer friendship, assistance with simple chores, and transportation. The Senior Companion Program also offers respite services to caregivers. Volunteers can serve up to 40 hours per week and may qualify for a tax-free, hourly stipend if they meet income eligibility guidelines.

For more information about how to become involved in Senior Corps programs in Nevada, call (775) 784-7474 or e-mail [nv@cns.gov](mailto:nv@cns.gov). General information about Senior Corps is available at: <http://www.nationalservice.gov/programs/senior-corps>.

### ***Education***

Older adults are encouraged to continue activities that are mentally and physically challenging. The University of Nevada, Las Vegas (UNLV), offers senior programs that are different learning opportunities for retired and semiretired adults. The Osher Lifelong Learning Institute offers members noncredit, academic learning activities and discounts on other courses, as well as ticket discounts to various UNLV functions, such as athletic events, concerts, and plays. Information about this program can be found at: <https://olli.unlv.edu/about>.

## **STUDYING THE NEEDS OF NEVADA'S SENIORS**

With one of the largest senior populations in the nation, Nevada has State entities dedicated to reviewing and addressing the needs of older adults.

### ***Nevada Commission on Aging***

The Nevada Commission on Aging is comprised of 11 voting members and 4 or more nonvoting members. The Governor appoints voting members, which include two representatives of a county commission, two from a city council, and seven individuals with experience and knowledge of aging issues. Nonvoting members consist of the Director of the DHHS, the Administrator of the ADSD, and one member each of the Senate and Assembly who are appointed by the Legislative Commission. The Commission is responsible for evaluating the needs of Nevada's seniors, establishing work priorities, and promoting community-based programs while also seeking ways to avoid unnecessary duplication of services. More information about the Commission can be found on its website at: <http://adsd.nv.gov/Boards/COA/COA/>.

### *Nevada Silver Haired Legislative Forum*

The Legislature established the Nevada Silver Haired Legislative Forum to discuss and act upon issues of importance to seniors. Members of the Senate, in consultation with the members of the Assembly who reside within their senatorial district, nominate potential members for the Forum for appointment by the Legislative Commission. In addition to other items, the Forum may hold public hearings to discuss issues of importance to Nevada seniors and request one bill draft related to matters within the scope of the Forum. The activities of the Forum may be tracked through its website at: <https://www.leg.state.nv.us/Interim/78th2015/Committee/NonLeg/Silver/?ID=3>.

### **ADDITIONAL RESOURCES**

- Nevada’s Task Force on Alzheimer’s Disease (NRS 439.5083): <http://adsd.nv.gov/Boards/TaskForceAlz/TFAD/>.
- *Elders Count Nevada 2013*—A Sanford Center for Aging report focused on health indicators of Nevada’s senior population: <http://dhs.unr.edu/Documents/dhs/sanford/resources-publications/EldersCount2013.pdf>.
- Nevada 2-1-1—Dial 2-1-1 from any phone in Nevada or visit <https://211nevada.communityos.org/cms/> for information on any type of health and human services in Nevada.
- Clark County Senior Services: <http://www.clarkcountynv.gov/social-service/services/Pages/SeniorCitizenProtectiveServices.aspx>; (702) 455-7051 or (888) 729-0571.
- Washoe County Senior Services: <https://www.washoecounty.us/seniorsrv/>; (775) 328-2575.
- Nevada Care Connection: <http://www.nevadaadrc.com/>; (702) 486-3831.
- AARP: <http://www.aarp.org>.
- Centers for Medicare and Medicaid Services: <https://www.cms.gov/>.
- BenefitsCheckUp—A service of the National Council on Aging: <https://www.benefitscheckup.org/>.
- SeniorNet—SeniorNet’s mission is to provide older adults education for and access to computer technologies to enhance their lives and enable them to share their knowledge and wisdom: <http://www.seniornet.org>.
- Administration on Aging, U.S. Department of Health and Human Services: <http://www.aoa.gov>.
- National Academy on an Aging Society—A nonpartisan public policy institute that compiles research related to population aging: <http://www.agingociety.org/agingociety/index.html>.
- Nevada Legislature’s website: <http://www.leg.state.nv.us>.

## **RESEARCH STAFF CONTACTS**

Marsheilah D. Lyons  
Chief Principal Research Analyst  
E-mail: Marsheilah.Lyons@lcb.state.nv.us

Megan Comlossy  
Senior Research Analyst  
E-mail: Megan.Comlossy@lcb.state.nv.us

Research Division  
Legislative Counsel Bureau  
Telephone: (775) 684-6825  
Fax: (775) 684-6400

## GLOSSARY OF ACRONYMS

AAA .....	Area Agencies on Aging
ADRC .....	Aging and Disability Resource Center
ADSD.....	Aging and Disability Services Division
BELTCA.....	Board of Examiners for Long-Term Care Administrators
CMS .....	Centers for Medicare and Medicaid Services
DHHS.....	Department of Health and Human Services
EPS.....	Elder Protective Services
ESRD .....	End-Stage Renal Disease
NFCSP .....	National Family Caregiver Support Program
NRS .....	<i>Nevada Revised Statutes</i>
OAA .....	Older Americans Act
RSVP .....	Retired and Senior Volunteer Program
RTC .....	Regional Transportation Commission
SPAP.....	State Pharmacy Assistance Program
STARR .....	Senior Tax Assistance/Rent Rebate
TANF.....	Temporary Assistance for Needy Families
TAP .....	Taxi Assistance Program
UNLV .....	University of Nevada, Las Vegas
WSR .....	Washoe Senior Ride