



## Support the CLASS Act and the Community First Choice Option in Health Reform Legislation

The Community Living Assistance Services and Supports (CLASS) Act and the Community First Choice (CFC) option are long term services and supports reforms needed now. The CLASS Act creates a national, affordable long term care insurance program. The CFC Option creates a new home and community-based service within the Medicaid state plan.

**Community First Choice Option** -- The CFC Option would begin to reform the Medicaid program by creating a new service for people eligible for nursing facilities and institutions called “community-based attendant services and supports”. These services are extremely flexible and would be provided based on a functional assessment of need and an individualized plan. The CFC Option is “cross-age and cross-disability” meaning that people of all ages and all types of disabilities can have their needs met with this service delivery framework. The services include physical, “hands-on”, supports as well as cuing, supervision, and training for those whose needs are based on cognitive and intellectual disabilities. Health related tasks may be delegated or assigned by the state’s appropriate licensed health professional. Assistance with leaving nursing facilities and other institutions would also be available and will work well with the Money Follows the Person program (which would also be amended in the legislation by lowering basic eligibility from six months residency in a nursing facility or institution down to three months residency). There would be a 6% enhanced FMAP for states that select the CFC option to encourage them to break new ground and provide new, cost efficient methods of providing Medicaid long term services and supports.

**Community Living Assistance Services and Supports (CLASS) Act** -- Ten million seniors and people with disabilities need at least some level of long term services and supports to stay in their homes and communities, but cannot afford those services personally and often cannot qualify for limited public funds. The CLASS Act creates a solvent, affordable, premium-based, national insurance program providing cash benefits that can be used for assistance with the activities of daily living, managing personal finances, modifying a home or vehicle, or purchasing medical devices or accessible household appliances. It presents an opportunity for choice, dignity, and personal responsibility. Individuals who can work are able to do so and family caregivers receive help. The institutional bias of public programs is minimized. Government programs, such as Medicaid, save money.

**Include the CLASS Act and the CFC Option in Health Care Reform Legislation** -- A strong institutional bias remains in the provision of long term services and supports, both within Medicaid and in the private sector. The CFC Option and the CLASS Act address this bias from two different, unique perspectives. The CLASS Act addresses the front end of the problem by encouraging people to purchase insurance early in life while young and typically healthier. The CFC Option reforms Medicaid for those who meet facility and institutional eligibility by creating innovative cross-age, cross-disability services and supports designed to meet cognitive and intellectual, as well as physical, needs. Both of these are efficient, forward thinking and necessary parts of health reform. **A large coalition of aging and disability organizations urge passage of the CLASS Act and the Community First Choice Option as part of health care reform.**