



# CAL SENIORS NEWSWIRE

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## **Governor Brown Presents His Revised Budget for 2016-2017**

**Projects Lower Revenues -- Lowers Rainy Day Fund**

## **CCS Budget Priorities for California's Seniors**

**Senior Nutrition Funding to Combat Poverty and Promote Health**

**Ombudsman to Keep Seniors Safe--APS Elder Abuse Training**

**IHSS Overtime Pay**

## **CCS Legislative Priorities**

**SB 308 Bob Wieckowski** - Expands exemptions available to seniors in bankruptcy.

**SB 547 Carol Liu & Asm. Cheryl Brown** - Creates the Statewide Aging and Long-Term Care Services Coordinating Council.

**SB 908 Ed Hernandez** – Requires notification if regulators have found that health insurance rates are unjustified.

**SB 932 Ed Hernandez** - Legislature to review health care mergers/acquisitions for impacts on costs, access, and quality of care.

**SB 938 Hannah-Beth Jackson** – New, more stringent rules for use of psychotropic drugs to conservatees in residential care facilities.

**SB 1135 Bill Monning** - Requires a health care service plan contract or insurance policy to provide information to enrollees regarding access to health care services.

**SB 1150 Mark Leno** - Housing Bill of Rights for surviving spouse to help prevent foreclosures.

**SB 1234 Kevin de Leon** - Implements a state organized retirement savings program for workers with no benefits

**AB 533 Rob Bonta** – Prevents surprise medical bills to insured patients by requiring hospitals to pay the Medicare rate to out-of-network doctors. Out-of-network doctors would be prevented from directly billing the patient.

**AB 1667 Bill Dodd** - Requires a home care aide referral agency to provide specified information about the person's potential employer responsibilities. AB 1667 would require domestic aides to make criminal records available.

**AB 2077 Autumn Burke** - Declares the intent of the Legislature to enact procedures to ensure that individuals move between Medi-Cal and the California Health Care Exchange without any breaks in coverage.

**AB 2079 Ian Calderon** – Raises nursing home staff hours per day per patient from 3.2 to 4.1.

**Budget trailer bill to clean up 2014 legislation for IHSS caregivers**

# Preparing California Communities for Five Million More Seniors

Gary Passmore, Vice President

Governor Brown and the Legislature have wisely called for a new focus on infrastructure investments to meet the needs of a changing California. They also believe the state must be cautious in making long-term financial commitments to new programs while the expanding economy generates new state revenues...knowing our revenue structure is highly volatile.

One of the most dramatic demographic trends of the next several decades is that the number of older Californians will more than double, from five million to over ten million between 2015 and 2030.<sup>1</sup>

This will create new demands on an outdated infrastructure of over 750 local senior and community centers which serve some 170,000 elderly persons who typically visit the centers several times a week. Most clients are over 75 years old. In addition to services for vulnerable elders, many centers offer enrichment, wellness and preventive programs.

Most centers were built decades ago so nearly half are in facilities over 35 years old and one-in-five are in facilities over 50 years old. One in ten was built before 1930. The last state investment in these facilities was in 1984 when a \$50 million bond was approved by a majority of California voters.<sup>2</sup>

A few communities have built new facilities or made local investments but most centers are aging and lack important upgrades. A 2010 study revealed that:



St. Barnabas Senior Center Los Angeles, CA

- 20% of centers do not have smoke detectors and 60% do not monitor carbon monoxide emissions. Most have not been tested for asbestos or mold. Many have only one entrance that is ADA compliant. One in five has no ADA compliant restrooms.
- Fewer than 20% have undergone earthquake retrofits, and only half could serve as shelters during a disaster
- 20% are not wired for internet, 60% do not have Wi-Fi and 60% cannot provide on-line instruction or computer training.
- Only one in four has energy efficient windows, and only 25% have had new weatherization and insulation; solar energy is used at fewer than 5% and fewer than 20% have replaced their HVAC units since 1980.
- Seniors in areas of population growth lack community facilities and 26% of centers have waiting lists for services. Nearly all have an increased demand for services.

Centers have infrastructure needs that should be addressed now to maintain the important role they play in the community.

<sup>1</sup> The California Department of Finance projects an increase of 113%.

<sup>2</sup> The Senior Center Bond Act of 1984 was put on the ballot by the Legislature and passed with a 66.7% vote.

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# Seniors Receiving SSI/SSP Can't get SNAP (Food Stamps)

## Understanding SSI

SSI stands for Supplemental Security Income. Social Security administers this program. Monthly benefits are paid to people with limited income and resources who are disabled, blind, or age 65 or older. SSI benefits are not based on prior work or family member's prior work. In most States, SSI beneficiaries may also be eligible for medical assistance (Medicaid) to pay for hospital stays, doctor bills, prescription drugs, and other health costs. Many States also provide a supplemental payment to certain SSI beneficiaries. *SSI beneficiaries may also be eligible for food assistance in every State except California.*

## Understanding SSP

The State Supplementary Payment (SSP) Program is the state program which augments SSI. Both SSI and SSP benefits are administered by the Social Security Administration (SSA). Eligibility for both programs is determined by SSA using Federal criteria. If you qualify for SSI, you qualify for SSP. The benefits are in the form of cash assistance.

## Understanding The SNAP Program

Why are seniors excluded from receiving SNAP (Supplemental Nutrition Assistance Program) if they are receiving SSI/SSP? In 1973 California gave every SSI recipient an additional \$10 per month, in 1973 this was equivalent to the amount that would have been provided in food stamps. The Federal government allowed this allotment in lieu of SNAP payments. Unfortunately in 2015 SSI recipients still only receive \$10 per month. Because of this arrangement Seniors in California, receiving SSI/SSP are not eligible for SNAP benefits.



## Understanding Senior *Mal*nutrition

Seniors may be malnourished for one or more reasons including chronic diseases, dental problems and socio-economic issues. Poor diet is considered a risk factor for many disease such as diabetes, heart diseases and high blood pressure. For some seniors their medical condition has a dietary mandate but seniors are not always able to afford to purchase foods necessary to keep them in optimal health.

## Understanding the SSI/SSP SNAP Problem in California

All individuals who are receiving SSI/SSP are covered under this payment in lieu of SNAP benefits with the Federal program, in practical terms that means that approximately 60,000 children would be negatively impacted by changing from a cash out benefit to SNAP. California advocates have asked the Federal government for a waiver for the children in this program but they were denied this waiver even though it would help 1.2 million Californians.

## Solutions for California Seniors

Ending the cash out program for seniors would increase older Californians' ability to purchase nutritious foods. As a part of this process California could choose to compensate dollar for dollar the 60,000 households with children so these households maintain their current purchasing power.

# Homestead Exemption

Senator Bob Wieckowski

Although California's home prices have climbed over the past 40 years, the homestead exemptions in our bankruptcy laws have remained flat, making it more difficult for people emerging from bankruptcy to avoid future debt problems.

These homestead exemptions were put in place to protect average consumers' homes from being sold against their will. If there was a forced sale of the home in bankruptcy, the consumer would still have some critical home equity.

Current exemptions are \$75,000 for single residents, \$100,000 for couples and \$175,000 for seniors, the blind, and the disabled.

Now, match that against the median price of a California single-family detached home – which is more than \$450,000 dollars.

Simply put, our homestead exemptions have eroded so much over time that they really don't exempt anyone's home any more.

Making matters worse, under a 2012 court ruling, if unsecured creditors force the sale of a bankruptcy debtor's residence, the homeowner is required to reinvest all homestead exemption proceeds into purchasing another home within six months.

This court ruling stripped away any flexibility the consumer had on how to spend their exemption money.

For these reasons, I introduced SB 308. It eliminates the homestead reinvestment requirement and it modernizes our badly outdated homestead exemptions.

Under SB 308, the exemptions would be \$100,000 dollars for single residents, \$150,000 for married people and \$300,000 for seniors and the disabled.

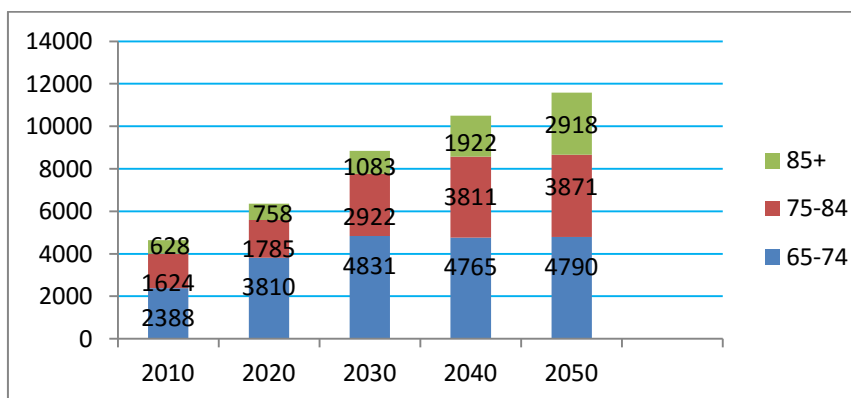
This bill recognizes that seniors are the most likely to have home equity to protect and they are the least able to re-enter the job market if they fall on hard times.

In fact, many seniors have spent years paying down their mortgage and investing in their homes with the belief that their equity can serve as a cushion in retirement.

SB 308 is currently on the Assembly floor and has a broad coalition of support.

**I urge you to contact your state Assembly member and request a Yes vote on SB 308.** Let's update our homestead exemptions to give consumers a better chance to become self-sufficient again.

## Is California Prepared for the increase in the number of seniors?



- What are the infrastructure needs of 12 million seniors?
- Who will care for seniors with advanced Alzheimer's, arthritis or diabetes? Stroke survivors and other chronic illnesses?
- Can we keep older Californians' healthier through better nutrition?