



# **Financing Long-Term Services and Supports for Individuals with Disabilities and Older Adults: Workshop Summary**

*National Research Council, Institute of Medicine, Division of Behavioral and Social Sciences and  
Education, Board on Health Sciences Policy, Disability, and Independence Forum on Aging*

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*Financing Long-Term Services and Supports for Individuals with Disabilities and Older Adults* is the summary of a workshop convened in June 2013 by the Forum on Aging, Disability, and Independence of the Institute of Medicine and the National Research Council to examine the financing of long-term services and supports for working-age individuals with disabilities and among individuals who are developing disabilities as they age. The workshop covered both older adults who acquire disabilities and younger adults with disabilities who may acquire additional impairments as they age, the target population of the Forum's work. The challenges associated with financing long-term services and supports for people with disabilities impacts all age groups. While there are important differences between the characteristics of programs developed for different age groups, and specific populations may have different needs, this workshop addressed the financing sources for long-term services and supports in general, noting specific differences as appropriate.

The financing of long-term services and supports has become a major issue in the United States. These are the services and supports that individuals with disabilities, chronic conditions, and functional impairments need in order to live independently, such as assistance with eating, bathing, and dressing. Long-term services and supports do not include the medical or nursing services required to manage health conditions that may be responsible for a disabling condition. At least 11 million adults ages 18 and over receive long-term services and supports. Only a little more than half of them - 57 percent - are ages 65 or older. One study found that about 6 percent of people turning 65 in 2005 could expect to have expenses of more than \$100,000 for long-term services and supports. *Financing Long-Term Services and Supports for Individuals with Disabilities and Older Adults* discusses the scope and trends of current sources of financing for long-term services and supports for working-age individuals with disabilities and older adults aging into disability, including income supports and personal savings. This report considers the role of families, business, and government in financing long-term services and supports and discusses implications of and opportunities for current and innovative approaches.

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