

The Community Living Assistance Services and Supports Program

- ▶ Effective January 1, 2011, participants must pay into the program for five years; the “vesting period.”
- ▶ The amount of the premium is yet unknown.
- ▶ All working adults will be automatically enrolled in the program unless they choose to opt out.
- ▶ All working individuals are eligible; no preexisting condition prohibition.
- ▶ Following the five-year vesting period, the program will provide individuals a cash benefit of not less than an average of \$50.00 per day to purchase non-medical services and supports necessary to maintain community residence:
 - if the participant has a functional impairment expected to last more than 90 days; and
 - if the participant requires substantial assistance with two or three Activities of Daily Living or has substantial cognitive impairment.
- ▶ HHS will provide more detailed requirements in the future.
- ▶ This is not a replacement for long-term care insurance as the benefit level; does not cover the cost of care in the community; long-term care insurance can be purchased to supplement this care, much like Medicare supplemental policies.

Sources: Kaiser Family Foundation Summary of Final Health Reform Law and Genworth Financial Legislative Update, March 29, 2010.