



## HEALTH COVERAGE OF NEW YORK'S HOME CARE WORKFORCE

### Why are home care aides important to New York?

State and federal policy encourages re-balancing within long-term care towards home and community-based services. Since home care aides (personal care aides and home health aides) provide 70-80 percent of the paid hands-on care, they are critical to meeting the policy and service delivery goals. In addition, through sheer numbers --212,970-- New York's home care aides constitute one of the largest occupational groups in our economy, outnumbering RNs (169,400), elementary school teachers (97,210), firefighters (15,480) and child care workers (119,200). Moreover, personal care aides and home health aides are among the small handful of jobs in New York that are fastest growing and generate the most job openings, with over 100,000 jobs being generated between now and 2016 to meet the demands of an aging population.

### Why is coverage important to the home care workforce?

The home care aide workforce in New York is predominantly women in their 40s, the majority of whom were born outside the United States. One in seven low-income workers in NYC is a home care worker and they are twice as likely to be uninsured as the average New Yorker (24% vs. 14%). This is an occupation that has much higher rates of on-the-job injury and home care aides have a much higher prevalence of chronic disease (e.g., diabetes, hypertension, asthma). This is a workforce with high turnover rates (40-50%) and coverage has been shown to be important to retention which is a critical element in a stable consistent workforce. Coverage is essential to access and a healthy workforce is better able to care for the 350,000 New Yorkers who need home aide services.

### How is New York unique with respect to home care coverage?

New York has led the nation in the development of home and community-based care and was the first state to create programs to cover home care aides: the Home Care Worker Health Insurance Demonstration for personal care aides in the downstate area and the Health Care Enhancement program for workers caring for people with intellectual and developmental disabilities. Recently, New York created the Family Health Plus Buy-in – a public/private hybrid—implemented initially for personal care workers in New York City.



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## **What are the challenges to covering the home care workforce?**

Most home care aides are too young for Medicare and do not qualify for Medicaid. Outside of NYC, 54% of the aides either work for agencies that don't offer coverage or they are ineligible for that coverage due to the part-time nature of their work or the length of their employment. Despite the fact that 75% of the home care agencies offer coverage, our survey, *Health Insurance Coverage of New York State's Home Care Aides*, found that only 25% of the aides are enrolled in health insurance through their employer.

## **What are the policy implications of our two studies?**

Our studies indicate that the following factors need to be taken into consideration if these workers are to be covered:

- Burdensome eligibility requirements that mirror enrollment in means-tested public programs pose major obstacles to enrollment;
- Outreach, education and cost-sharing affect enrollment and take-up rates;
- Medicare and Medicaid rates are too low for most employers to afford the coverage. Even when they can afford it, high cost-sharing levels for workers remain barriers to enrollment;
- A program's administrative requirements can increase employer costs which decrease their participation; and,
- This workforce needs and deserves special attention because the nature of the work – part-time, multiple employers, working directly for a consumer to name a few -- impedes coverage and because they live in very low-income households and can often qualify for Medicaid, any improvements in wages can affect eligibility for public coverage.

PHI is a national organization ([www.PHInational.org](http://www.PHInational.org)) located in the South Bronx that works to improve the lives of people who need home and residential care by improving the quality of the jobs of those who provide that care.

Health Care for Health Care Workers ([www.coverageiscritical.org](http://www.coverageiscritical.org)) is an initiative within PHI that seeks to expand coverage for workers who provide support and assistance to elders and people living with chronic conditions and disabilities. PHI's New York policy staff recently completed two studies: *Health Insurance Coverage of New York State's Home Care Aides* and *Is New York Prepared to Care?* which provides the first comprehensive picture of the home aide workforce, its access to health insurance coverage, and the challenges and solutions to enhancing and expanding their coverage.

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