

MEETING SUMMARY

STRATEGIC ACTION PLANNING GROUP ON AGING

Monday, September 26, 2016

9:00 a.m. – 12:00 p.m.

1290 Broadway

First Floor, Independence Pass Conference Room

Members present: Jim Riesberg, Ky Agnew, Donna Baros, Karen Brown, Wade Buchanan, Dale Elliott, Christian Itin, Doug Farmer, Susan Franklin, Mindy Kemp, Linda Mitchell, Ben Moultrie, Jean Nofles, Dave Norman, Sharron Williams

By phone: Steve Child, Sallie Thoreson

- I) Chair Jim Riesberg called the meeting to order and took roll. There were a quorum of members present.
- II) The meeting agenda for September 26th was approved without changes.
- III) The meeting minutes from September 12th were accepted without changes.
- IV) Public Comment:
 - A) Jean Nofles: AARP went on a state tour last week and had many comments on housing that Jean would like to address during the housing discussion.
- V) Committee Report Outs and Recommendations:
 - A) **Public Finance Committee:**
 - 1) Recommendations:
 - (a) Colorado's congressional delegation, with the support of state and local leaders, should make the long-term viability of Social Security, Medicare and Medicaid a top priority and should work together to promote federal legislation to achieve that goal. Such legislation should recognize the critical role these programs play in ensuring the economic security, health, and wellbeing of Colorado seniors and should avoid efforts to materially reduce the support they provide seniors who have contributed to these programs throughout their working lives.
 - (b) The Governor should create a permanent, high-level office or position within the executive branch with the authority and capacity to:
 - (i) Set consistent statewide policy priorities
 - (ii) Coordinate the aging-related work of state agencies
 - (iii) Help the state coordinate effectively and consistently with federal and local partners
 - (iv) Maximize efficiency and cost-effectiveness of state expenditures
 - (v) Identify gaps and unmet needs

- (vi) Identify and help develop innovative new financing mechanisms, including utilizing opportunities for matching funding; and
 - (vii) Help drive public education efforts around the effects of aging in Colorado
 - (c) The OSPB, JBC and legislative council staffs should work together to compile a comprehensive state budget on aging to identify all state expenditures related to aging issues (including revenue expenditures such as tax credits) as a tool to help policymakers plan and prioritize at the state level. These efforts should also include identification of major long-term trends in state expenditures related to aging (including Medicaid expenditures) as a component of any statewide effort to plan for possible scenarios and address the state's structural fiscal imbalance.
 - (d) Colorado's counties and municipalities, in collaboration with the Colorado Department of Local Affairs, should develop and implement comprehensive individual, and where appropriate, regional plans for aging that prioritize services and expenditures, promote efficiencies, and identify public and private strategies to ensure adequate long-term funding.
 - (e) State and local elected officials and opinion leaders should support and participate in meaningful efforts to build statewide understanding of the state's structural fiscal imbalance and to build broad consensus for addressing that imbalance in a manner that ensures adequate support for the state's aging population, among other priorities. This affects a wide range of issues that go well beyond the charge of the SAPGA, and yet no state strategic plan on aging can be successful over the long-term if the state does not address this issue.
- 2) Planning Group discussion:
- (a) Recommendation C should also include looking at where all the different sources of funding come from
 - (b) The new position in Recommendation B should also play an advocacy role
 - (c) Report should show stats that highlight the drain on Medicaid resources. This is an important recommendation for people to understand the burden of the long-term care benefit.
 - (d) The report should include the growth in the cost of health care as a percentage of the GDP. People should understand how the costs of health care, in general, continues to grow.
 - (e) It is critical to increase funding, but technology and behavior modification will also play key roles to help address challenges specific to the aging population.
 - (f) Also need to recognize that baby boomers have been consumers and spenders and we need to keep in mind that those over 65 put \$7.1 trillion in spending into economy last year.

B) Family Economic Security

1) Recommendations:

- (a) Outcome: Conditions exist to be economically secure
 - (i) Colorado promote minimum standards for employers to maximize savings options for all workers, utilizing the essential ingredients of availability, automatic enrollment, automatic investment and automatic escalation

- (ii) Colorado regulators should work to assure existing state laws and regulations are adequate to protect consumers, recommend any changes required to strengthen these protections and support US Department of Labor rules to protect workers from business practices that cost American families an estimated \$17B a year in excess fees and charges
 - (iii) Colorado should create public-private partnerships to offer a workplace retirement saving plan for employees who currently do not have access to one
 - (iv) Colorado should support the US Department of the Treasury myRA program to help people start saving
 - (v) As major employers in the state, all public employers should fully meet their obligations to fund employee retirement plans to make them viable over the long term, including Defined Benefit plans
 - (vi) Colorado should designate an agency to conduct regular employer surveys to assess the prevalence and types of workplace retirement offerings
- (b) Outcome: Educate people to understand the importance of planning and motivate them to follow through
- (i) Create or identify a statewide commission or entity to develop and support financial literacy programs.
 - (ii) Programs must be tailored to different marketing segments. No one program can meet the needs of all consumers.
 - (iii) Programs must be customized to individual factors, technology knowledge, and community and ethnic values.
 - (iv) Programs should include topics on establishing an emergency fund, negotiating with creditors, finding access to social services, and building job opportunities and provided throughout a person's economic lifetime.
 - (v) Programs should be relevant to individual circumstances to encourage people to make the link between education and adopting new and helpful financial behaviors.
 - (vi) Messages must be repetitive, from different sources and through different channels to motivate people to change from negative to positive behavior.
 - (vii) Colorado must identify and enlist people of influence who can lead the campaign and champion the cause.
 - (viii) Colorado must strongly support the Colorado SeniorSafe Program developed by the Colorado Division of Securities and Division of Banking and Financial Services and the personal financial literacy standards created by the Colorado Department of Education.
 - (ix) Garner support of the business community and the organizations and associations that support its efforts.
- (c) Outcome: Families are able to make difficult choices without endangering earning potential or family resources
- (i) Support efforts to increase the prevalence of accommodative and flexible workplace policies for caregivers at the state and local level.
 - (ii) Create a partnership between the state and employer groups and/or educational institutions to:

- Create, maintain and publicize an inventory of best practices to support caregivers in the workplace. Best practices include, but are not limited to, paid sick leave, paid family leave, and flexibility (i.e., modified schedules, teleworking and flexible time-off).
- Train employers about the business case for supporting caregivers and offer technical support for those who want to implement best practices.
- Educate employers about optional benefits that specifically support those caregiving for older adults.

(iii) Create a state – or Governor – sponsored recognition or certification program for employers who pursue these best practices. Offer the award at tiered levels so that employers that are able to only implement one or two strategies can be recognized and have room to make future improvements.

2) Planning Group discussion:

- (a) One recommendation should be for public schools to require financial literacy classes to graduate
- (b) Recommendation in bullet a.v. should recognize private employers and non-profit employers as well, not just public employers
- (c) Caregiving should be included in Outcome C
- (d) CDHS is working on many of the recommendations under Outcome C. One big issue will be staff resources to do these things. Also need to include a mechanism to track progress.

C) Health and Wellness Committee

1) Recommendations:

- (a) Development of a cabinet level position responsible for promoting policies, coordination, accountability and sustainability related to the diverse and expanding needs of older Coloradans. This position will facilitate progress toward the Health and Wellness outcomes, which are integrated within the goals outlined by the SAPGA.
- (b) Development and promotion of a centralized, statewide web-based resource for older adult services that includes community and state-based resources and services, prevention-based programs, connection to resources that helps people navigate health benefits, eligibility and choices, care planning resources, and family caregiver resources.
- (c) Colorado Cross-Agency Collaborative facilitate an Annual Report on Older Coloradans (age 50+) that is linked to the Colorado Opportunity Project Life-Span Indicators and other key indicators. The goal of this centralized and on-going data reporting is to track outcomes, identify gaps in health outcomes and opportunities for prevention, at the county-level wherever possible.
- (d) Comprehensive needs assessment of healthcare services available to older adults in rural areas.

2) Planning Group discussion:

- (a) There should be recognition that not all seniors will find resources on a web-based resource
- (b) SAPGA should consolidate the recommendation for a cabinet level position on aging with the Public Finance committees' similar recommendation

- (c) Committee needs to make a better case statement for the vehicle identified (CCAC and Colorado Opportunity Project) to collect data
- (d) Missing recommendations other than collecting data (i.e. recommendations for fall prevention programs, recruiting geriatric nurses, etc. – needs that we know are out there that have not been addressed)
- (e) Recommendation D is pointed towards rural areas, but there is also a need in urban areas especially since that is where most of our population is based.

VI) Jim Riesberg provided an update on the Executive Committee. The Planning Group needs to be aware of language and consistently refer to the report as an “Action Plan” as identified in the legislation. The Planning Group meeting on October 10th will be important to make very specific recommendations for the Action Plan. The committee chairs will be meeting today and will look at the calendar and time schedule to meet the goals by the deadline of November 30th. The Executive Committee created a phone list to call all members and check-in to remind them of the upcoming schedule and make requests of members to be present in October. The Committee is also working on how to move forward and unveil the Action Plan once it is complete – planning to release the Plan first to the Legislature and Governor’s Office as required in the bill – suggestions on the release to other parties should be brought to the Planning Group.

VII) Other Committee Updates:

- A) Communications Committee: Keystone put together a menu of options for the roll-out of the Action Plan which will be discussed at the Chairs Luncheon today. Keystone is also working with outlets on framing of SAPGA and aging in Colorado; there was a recent article published in the Durango Herald on the SAPGA’s efforts.

VIII) Other Business

- A) October 10th Planning Group meeting:
 - 1) There will be a vote at the meeting for an amendment to the By-Laws consisting mainly of clean-up language.
 - 2) October meeting will also look at what authority the Planning Group would like to give to the Executive Committee on final discretion of the final Action Plan, given the tight timeline of when the research reports will be complete and the Action Plan is due.

IX) Public Comment

- A) Ed Shackles: Need to be careful on wording especially in financing; it sounds like you are giving bigger share of the pie to seniors which probably won’t fly and may turn people off of the report. There is no possible scenario where there is enough money to continue doing what we are doing. Need to drive for efficiency. Need to drive a healthier population and emphasize the impact of unhealthy lifestyles. Housing is very important since many people don’t own their own houses. Significant numbers of people aren’t saving. There is an interplay between nursing homes an assisted living keeping people in their homes which isn’t sustainable. Need to find the most cost effective ways and there will be tough decisions to make.

X) Next meeting: Monday, October 10th

XI) Meeting adjourned at 12:02 p.m.