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# Chautauqua County Office for Aging Services

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**Paul M. Wendel, Jr.**  
*County Executive*

**Dana Corwin, BSN**  
*Director*

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Written Testimony of Dana Corwin, Director  
Chautauqua County Office for Aging Services

Joint Budget Hearing - Human Services

February 12, 2025

To the members of the New York State Senate and the New York State Assembly Aging Committee,

My name is Dana Corwin and I am the Director of the Chautauqua County Office for Aging Services. I would like the opportunity to submit written testimony related to the New York State Office for the Aging and Aging Service providers funding.

Chautauqua County New York is an area agency on aging within a local government unit. We are committed to supporting and enhancing the lives, health, and well-being of 39,910 older adults who reside in Chautauqua County New York. Our mission is to guide, connect, and advocate for older New Yorkers and their families. We do this by connecting to, providing, and facilitating services, programs, benefits, and opportunities to live as independently as possible in our community. We provide a myriad of programs, services, and support to individuals 60 years of age and older, their families, friends, and natural supports to achieve this mission. These include home-delivered and congregate meals, case management, personal care services to assist with bathing, toileting, dressing, shopping, meal preparation, legal services, personal emergency response systems, health insurance information and counseling, respite, social adult day services, information and assistance services, nutrition education and counseling, health promotion and wellness, evidenced-based interventions, home modifications, transportation, caregiver supports, benefits and application assistance and access to long term services and supports through the NY Connects no wrong door systems reforms.

In Chautauqua County, out of 39,910 older adults, older adults 65 years and older collect \$481,392.00 annually in Social Security. 79% own their own homes. 67% of those are mortgage free while 33% continue to pay on their mortgages. In the age 65+ category, older adults generate \$908 million in household income. The older population is the basis for a strong economy in New York Stat. Older residents have a tremendous amount of capital and contribute significant income to the state. According to the 50+ Longevity Economy, the overall contribution of the 50-plus population of economic and unpaid activities was worth more than \$9 trillion in 2018 and will triple to \$28.2 trillion by 2050. In New York, the over-60 population will rise from 4.6 million today to 5.6 million by 2040,



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and keeping these individuals in NYS is paramount to our economic success. Individuals over the age of 45 currently generate \$379 billion per year, 63% of all income in the state. The value of their volunteering and civic engagement is over \$13 billion annually, and the 4.1 million unpaid caregivers, who provide the bulk of the nation's long-term care, if paid for at the market rate are worth \$32 billion per year. This data makes it abundantly clear that NYS must make it a priority to make NY a place where individuals remain as they age. The return on investment, by ensuring we provide appropriate care and support, makes sense from an economic standpoint, and our network provides that assistance. Older New Yorkers contribute over \$72 Billion per year in state and local taxes and deserve to access services to allow them to age with dignity.

The structure of the network of aging professionals via the Older Americans Act and NYS statute is designed to assure strong community connections with community-based organizations from a variety of entities, county governments, health and long-term care systems, law enforcement, the courts, and others to represent and advocate for older adults holistically. Our strengths as a network are helping individuals and families first and foremost, but we are also an important part of meeting state goals and priorities including becoming the healthiest state in the country, meeting the Olmstead Plan priorities, reducing future Medicaid costs, reducing preventable hospital readmissions and improving the overall well-being of our older population. Our network strengths include:

Having an established infrastructure/network with experience serving vulnerable populations

- Knowledge of community-based provider networks and the ability to access them
- Experience with hospital transitions and evidence-based programs
- Cultural and linguistic competence
- Knowledge of the community they serve and their varied needs
- Established relationships and trust
- Being nimble and able to provide services and support in the home
- Serving clients for life, not episode-focused
- Having a holistic approach to support individuals in their homes
- Serving individuals across all care settings
- Acting as the eyes and ears of medical professionals in the home
- Providing one door for many services to support individuals in their homes
- Ability to improve the health of the community/people at an incredible value
- Not insurance or product-driven



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The services and supports that are provided through our Chautauqua County Office for Aging Services and our local network of community partners improve overall health and save the state money by reducing the utilization of higher-cost services. The average client served through the network is:

- women in their early 80s
- low-income
- live alone
- have substantial functional limitations (needing assistance with personal hygiene, bathing, dressing, eating, toileting, transferring, shopping and preparing meals, house cleaning, and transportation, doing laundry, self-administering medication, and handling personal business)
- have 4 or more chronic conditions (arthritis, diabetes, high blood pressure, heart disease, osteoporosis, and visual impairments.).

These are all individuals who can remain independent for years with some support from their local offices for the aging.

Our program and services network can serve them at a fraction of the cost of Medicaid-funded services because we can intervene earlier, we do not require a physician's order to access services in a high-cost medical model, and we provide holistic care in a person-centered way by coordinating services that we oversee and work with other systems if additional supports are needed. Further, the services we provide don't require an individual to impoverish themselves and spend all their assets, effectively diminishing their positive impact on the local and state economy.

Clients that are served via our more intensive programs are comprehensively screened across numerous categories to identify any and all needs that they may have. This allows our network to identify and provide services in a person-centered approach, all while ensuring individuals can remain in the least restrictive setting, also providing savings to a costly healthcare system. Our network is one of the few that can, and does, address the social determinants of health, preventing inappropriate utilization of skilled nursing facilities and emergency departments, and preventing spending down to Medicaid. Social determinants of health (individual behaviors and social and environmental factors) are responsible for 60% or more of all healthcare expenditures, yet interventions to address them comprise only 3% of national health expenditures, with 97% going to medical services. While health care will always be important, the heavy lifting to ensure that care plans and post-discharge services and supports are in place is the responsibility of our network. We are a central part of the success, or failure of the healthcare industry and the personal success of individuals and families.

Funding to support our long-term care services, specifically for hands-on care for those who need it is a combination of Federal, State, and Local funding, that has not kept pace with the needs of our aging



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population. New York is currently fourth in the nation for population over the age of 60 at 4.6 million, with anticipated growth to 5.3 million in less than ten years. Additionally, 1 in 5 older residents lives with a disability, and data shows that 70% of individuals over the age of 65 will need some form of long-term care services. This data highlights the significant need for individuals to be supported in homes and communities, and the only way to control costs to the healthcare system is to invest in preventative services. As highlighted, our aging services network serves older residents who are not enrolled in Medicaid at a fraction of the cost. These individuals have the same chronic conditions and need assistance with many basic tasks; however, we can keep them in homes and communities for less than \$10,000 per year. The cost benefit to Medicaid, and health systems, is paramount in cost containment for NYS, and it is imperative that funding to support older residents and their families keeps pace with the need. As noted, the value of the older population to the state cannot be overlooked, and the state needs to support those older residents who need care.

Unfortunately, the value of these services has been generally overlooked and underfunded. In addition to those who are waiting for services, we are serving thousands of individuals with home care services not funded under Medicaid. Legislation passed October 1, 2022, mandated that home care workers received a \$2 rate increase, which our network fully supported. However, even though our network uses the same licensed home care providers, and therefore had to pay for this increase, NYSOFA received zero funding to address the increase. Only Medicaid providers were provided funding, and our network was forced to utilize other funding for the rate increase. This oversight is concerning as these services are data-driven and cost-saving yet fail to receive funding to support them. Although this issue has been raised repeatedly, there continues to be no additional funding provided to NYSOFA for the rate increase. Our home care program also utilizes the Consumer Direct Personal Care Assistance Program, and there are grave concerns regarding the recent decision to award one Fiscal Intermediary for the state. The AAA network currently has contracts with over 40 FIs and was not considered during the process.

Our agency continues to report over 450 individuals who are waiting for services right now, and this need will continue to grow. We are projected to have 40,626 older adults by 2035. This is due to several factors. First – the relationship between the counties, hospitals, health plans, and health systems is strengthening, and as the state is focusing attention on addressing the social determinants and developing value-based payment arrangements, additional attention to what our network offers and subsequent referrals are increasing. Second, the NY Connects system is doing exactly what it was built to do, connecting individuals to programs and services. Finally, the population is growing older, and both through increased work around supporting caregivers and a growing older adult population means that those who need some assistances are more easily finding their way to our network.

The economic impact on the state for individuals who cannot access our services is tremendous and has repeatedly been demonstrated. After reviewing more than 2,000 individual case files across the state, those older adults who were awaiting services but were not receiving them from 2017-2019,



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10% of those waiting but not receiving services went directly to a skilled nursing facility and 6% went to community Medicaid/MLTC. We have similar outcomes to document what happened in our County.

In the proposed executive budget, there is an acknowledgment of the needs of those waitlisted, and while we are thankful for the restoration of the legislature's \$10 million investment from last year, and an additional \$35 million investment proposed for unmet needs, there is still an enormous equity issue in funding for the aging services network. The NYSOFA budget continues to remain minuscule in comparison to the overall state budget, even though the brunt of tax contributions for the state budget is burdened by the 60+ population.

As highlighted, services provided by the aging network, are vitally important to the health and well-being of the rapidly aging population, and our ability to serve them is only hindered by our budgets that have not been able to keep up with inflationary increases and the growing older adult population. Funding for many of our core services, in real terms, has remained virtually stagnant for years. Our personal care program specifically impacts individuals who qualify for nursing home placement and wish to remain in the community. This is a huge savings to the Medicaid system, and these individuals receive limited services due to our funding levels. Looking at data that is collected via our network, it is easy to see why an increase results in savings to the state. An increase in our ability to provide a higher level of service to these customers will result in more individuals being maintained in the community, and prevent them from being forced to enroll in Medicaid-covered services.

I urge you all to fully realize how aging service providers are delivering significant cost savings to the Medicaid system. We require but have not received the financial support to work with the past, current, or projected numbers of older adults who need or will need local services. The older adults being served in our community are complex and high-risk. The Chautauqua County Office for Aging Services and our local partners can provide quality services and support to older individuals and their network of caregivers, at a much lower cost than the medical model and it does so looking at the entire person. Investments in aging services are vitally important to the economic security of New York State, and they need to be a priority. I respectfully ask that the Legislature continue to invest in our network and incentivize the network through proactive policy and statutory changes.

Thank you for your time and attention to this important matter. We need your support. Our older adults need your follow-through.

Respectfully,

*Dana Corwin BSN, RN*

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Director Chautauqua County Office for Aging Services