
Vision 2010: Toward a Comprehensive Aging Information Resource System for the 21st Century

Introduction

Over the past twenty years, our society has witnessed a dramatic expansion in the scope and diversity of products, services, and technologies available to its citizens. This ever-growing market basket of options offers opportunity for selections responsive to the needs, interests, and preferences of individual consumers. Successful negotiation of this maze of choices, however, demands a more informed and empowered consumer.

Today, older Americans and their families face a complicated array of choices and decisions about their health care, income security, insurance, housing, financial management, and long term care. Changing benefits in public programs and an expansion of private sector services contribute to this confusing consumer climate. The following examples illustrate the circumstances confronting older adults and their families.

Health Care. Nowhere is the confusion more evident than in the area of health care. Older persons are increasingly faced with difficult choices in a number of areas, including employer insurance coverage, Medigap and other supplemental coverage, new options in Medicaid, and payment for prescription medications. Perhaps most notably, as the Medicare program progressively reshapes its benefits package, beneficiaries will need to weigh the value of traditional fee-for-service coverage against a bewildering array of new managed care options.

Economic Security. Evidence suggests that older Americans in the 21st century will have to become more involved in managing their retirement incomes and, consequently, will need sound advice.

Consumer fraud directed towards the elderly is a growing concern. The prospect for Social Security reform is likely, while at the same time, private and public pension plans are becoming more complex. In addition, many older persons will need or want to pursue options for continued employment.

Housing. For older adults, who share a universal desire to continue to live independently in their own homes, housing is another major concern. Accessing information about the broad array of housing options often requires multiple contacts. Subsidized housing can be scarce. Those with greater means often struggle to understand the range of available independent, congregate, and supportive living options. Aggressive sales tactics in an increasingly competitive senior housing market leave many consumers overwhelmed.

Long Term Care. The prospect and high price tag of long term care concerns many older persons, especially those living on limited incomes. To help with the daily tasks of living, many older persons and their families need sound advice in evaluating the level of assistance required, options for receiving care in their home, community or institutional setting, and criteria for selecting quality care providers.

Assisted living is a burgeoning new option that is not as closely regulated as the nursing home industry. Older persons who can no longer live on their own, but are not frail enough to require a nursing home, need assistance and support in selecting appropriate care settings and services.

Whether planning for the future or actually confronting the imminent need for long term care,

older consumers and their families need help in figuring out ways to finance and access care.

The Older Americans Act Information Network Today

The Older Americans Act (OAA) network is unique in its ability to educate and empower millions of older persons and their families. For over 35 years, it has worked hard to establish the substantial credibility it currently enjoys as a source of accurate, unbiased information and assistance. Since 1965, the aging network has developed a wide range of programs that provide information, counseling, education, and advocacy. Some of these include:

Information and Referral/Assistance. Often the first point of contact, the 2,500 state and local I&R/A services across the country screen consumers and caregivers and link them with available and suitable resources to meet their needs. Over 13 million direct calls for assistance are answered each year, with over 2 million additional older persons and family caregivers contacted through proactive outreach.

Eldercare Locator. This is a nation-wide toll-free directory service designed to link callers with the best source of information about programs, resources, and services in the community where the older person lives.

National Family Caregiver Support Program. Established under of the 2000 Amendments to the OAA, this program provides five categories of services to assist family members caring for older persons: information about services; assistance with accessing services; individual counseling, organization of support groups, and caregiver training; respite care; and supplemental services on a limited basis.

State Health Insurance Information, Counseling, and Assistance. This program responds to an array of private and public health insurance concerns. Professional and volunteer counselors are available by phone and at various community sites such as senior centers, Social Security offices, and hospitals. On a national scale, the value of this program is

evident in the over 5 million older persons it has served across the country.

Case Management. Professional case managers — who conduct initial assessments, develop care plans,

and coordinate and monitor services — provide individualized counseling and assistance to older persons and their families on a variety of topics. In FY 1998, the OAA alone was responsible for bringing over 2.8 million hours of case management services to nearly 385,000 frail older persons.

State Long Term Care Ombudsman. Operated by State Agencies on Aging, this program investigates and resolves complaints related to residents of long term care facilities, educates residents and their families about rights and benefits, provides consultation to individuals, (most often about financing and selecting among long term care alternatives), and advocates for improvements in the care system.

Legal Services. This program offers education, advice, counseling, and legal intervention on a broad range of issues, such as public benefits, health care, financial exploitation, landlord-tenant problems, advance medical directives, and guardianship. It provides over 1 million hours of legal counseling and assistance each year. State legal hotlines add to these numbers.

Elder Abuse & Adult Protective Services. Designed to educate communities on how to recognize and report abuse, neglect, and exploitation, these programs provide public education, training, toll-free reporting numbers, and skilled professionals who investigate, assess risk, and develop service plans for abused older adults and potential victims.

Nutrition Program. Providing nutritious meals, socialization, and health-related education and counseling, this program offers both congregate and home-delivered meals. The congregate program serves over 2 million older persons each year; and the home-delivered program serves another 1 million. Because these programs are in regular, often daily, contact with older persons, they are frequently the first place participants turn for assistance.

Senior Centers. The 6,000 + senior centers across the nation are often a community focal point for activities for older adults, offering educational programs covering a wide range of issues and linking older persons to other resources. As a result of regular contact, older persons often turn to the senior center for advice.

Pension Counseling Projects. These projects educate older workers and retirees about pension essentials and rights, help resolve pension problems and disputes, and link older persons to benefits and services for which they qualify.

Future Trends and Their Implications

We can identify today with a fair degree of reliability many significant characteristics of the environment in which tomorrow's consumer information and assistance programs will operate. Some key elements of this environment are explained below.

- **An escalating population of elders.**
From 35.3 million in 2000, the number will grow to 40 million in 2010 and to 53.3 million in 2020. These sheer numbers alone will severely strain and perhaps overload the capacity of current aging information programs. Assuming an increase in I&R/A contacts proportionate to population growth, by 2020 information and assistance calls could nearly double to 20 million requests each year.
- **A rise in the overall level of education of the elderly, yet many elders remain under-schooled.**
In 1994, 45% of Americans between the ages of 65 and 74, and 35% of those 75 and older, had at least one year of college education. Yet, almost five percent of the elderly had less than 5 years of schooling. While consumer information and assistance programs will need to be prepared to serve better educated consumers seeking more sophisticated information, they cannot overlook the importance of services and outreach to the less educated.

- **A more ethnically and culturally diverse population of older Americans.**
By 2020, approximately 22% of all elderly will belong to a minority group, up from 14% in 1990. Consumer information programs will not

be able to ignore this demographic shift in the ethnic and racial composition of older Americans. Among other things, outreach strategies will have to be adapted to appeal to this diverse population. The number of elderly who have difficulty speaking English is likely to increase as younger immigrants continue to bring their elderly parents to this country and as immigrants already here continue to age. The multilingual capabilities and cultural sensitivities of many consumer information programs will have to be enhanced.

- **Increasing improvements in and expanded utilization of technology.**
Computerization of work functions will continue to grow, and the prevalence and use of personal computers at home will increase. To provide the most effective and efficient service, consumer information programs will need to improve their technological capabilities. They will also want to capitalize on the ability of the Internet to economically serve seniors and their families.
- **Stagnant growth of fiscal resources.**
The stagnation of fiscal resources for social services is illustrated by the funding of Title III of the Older Americans Act. The relative value of funding for Title III declined by slightly more than 50% between 1973 and 1995. To do more with less, consumer information programs will be forced to take advantage of the efficiencies of technology. Limited funds from public sources may also stimulate them to seek partnerships with the private sector.
- **A greater diversity of choices and decisions facing seniors.**
Medicare and other government benefit programs will continue to undergo modifications. In response to new ideas and opportunities to fill in

gaps left by government, the private sector will continue to develop new services. The development of assisted living is a case in point. This increased diversity of choices will place an even greater decision-making burden on seniors and their families and make the consumer information programs all the more needed.

gone on-line as well. The usefulness of the Web sites varies, but progress is being made in becoming more consumer friendly and rich in content.

Sophisticated information technology needed to facilitate one-stop shopping for consumers is readily available. Navigating through the landscape of sources of information requires considerable

Policy and Program Challenges

The increasingly complex environment— for both consumers and information and assistance programs—suggests that the aging network faces a variety of challenges in successfully meeting the needs of the increasing numbers and diversity of the older population and their caregivers in the 21st century.

➤ **TECHNOLOGY**

An aging information resource system's ability to transform the large body of available information into knowledge inevitably relies on the use of computer databases and Internet technology.

Current trends suggest that the technological capacities of State and Area Agency on Aging information services are at widely different stages. Some states are well along in the development of computer systems that integrate client tracking, case management, I&R/A, and record-keeping functions or that link I&R programs and databases. Information programs in other places lag behind.

A major obstacle to disseminating information and new knowledge at any scale is the failure to adopt a common taxonomy of human services. Although the AIRS/Infoline Taxonomy of Human Services has been widely endorsed and promoted, its implementation is far from universal.

On-line services are a cost-effective way to convey basic consumer information to large numbers of people, especially long distance caregivers. Greater reliance on this mode of transmitting information will help free 21st century information providers to give attention to higher level assistance, such as counseling.

The Administration on Aging and most State Units on Aging have World Wide Web sites, and a growing number of the Area Agencies on Aging have

consumer knowledge. The Administration on Aging has taken the first step in facilitating consumer access by developing lists of Web sites for various aging topics with direct links to the sites, as well as making the Eldercare Locator database available on-line. The challenge facing aging information and assistance programs is determining how to take full advantage of the technology.

➤ **FINANCIAL RESOURCES**

Financial investments in aging information resource systems have not kept pace with increasing knowledge. With the Internet's emergence as an information superhighway and the enormous growth in the older population, the demand for information is rising. In FY 1998, about \$79 million was spent on the I&R/A program — the point of consumer contact in the OAA network which has the most extensive reach.

Insufficient resources impede the goal of proactively meeting consumer needs for information. Twenty-first century aging information resource systems must have adequate funding to meet the new consumer demands that will be imposed.

➤ **HUMAN CAPITAL**

The effectiveness of an information resource system depends in large measure on an adequate level of staffing and on the capacities of both paid and volunteer staff. To empower consumers, as well as to serve as effective advocates, personnel must have advanced communication skills, technological expertise, and the ability to integrate and customize resource information.

Sufficient numbers and skill levels of personnel will be influenced by the degree of investment of financial resources in training and development, as well as by the increased professionalism of the information and assistance field. While the practice of certifying personnel and accrediting programs is in the early stages of acceptance, there are indications that these are effective methods for enhancing the capacity of the workforce and improving the quality of service.

➤ **DIVERSITY**

Mirroring the general population, the cultural and ethnic diversity of the 21st century's older population will be greater than ever before. By 2020, approximately 22 percent of all older persons will belong to a minority group, with Hispanics constituting the largest segment.

More than one million older adults currently report that they have difficulty with English, and this number is expected to continue to increase. In spite of the rise in the overall educational attainment of the older population, a small but significant portion lacks essential literacy skills. Special efforts will be needed to ensure access to emerging technologies and to educate consumers on how to use them to overcome social and geographic isolation.

The challenge in the foreseeable future is to discover and fully understand the diversity of needs of older persons and their families and then to ensure that those needs are met in a culturally competent and sensitive fashion.

➤ **QUALITY**

Enhancing the quality of information and assistance services requires a better understanding of what makes information appropriate and useful to older consumers and their families.

Public health disciplines have extensively studied patient education; however, with the exception of a few studies on the role of information in consumer selection of managed care, little applied research exists on consumer education principles and approaches for reaching older persons and their families. At the same time, research and the

development of outcome measures for consumer education and empowerment remains to be done.

Recently, the Administration on Aging-funded National I&R Support Center adopted the Standards developed by the Alliance for Information and Referral Systems—the professional association for I&R personnel. The standards are intended to serve as a benchmark and guide against which aging I&R/As can assess the quality of their service. A few states have also established their own standards.

Enhancing the quality and fullness of information services in the 21st century will require re-examination of existing standards and modification in terms of appropriateness and applicability to both specific information programs and the comprehensive information resource system.

➤ **PARTNERSHIPS**

Public and private sector collaborations and partnerships can prove an effective way to partially compensate for continued level funding from the OAA and can enrich the content and capacity of an aging information resource system.

Aging network agencies have a long history of building partnerships with other public entities, private non-profits, and the business community. Applying this partnership expertise towards the full realization of an information resource system for the 21st century will be critical to success. Further, developing partnership guidelines that ensure open and equitable access for all older persons to the information resource system is essential.

➤ **KNOWLEDGE BUILDING**

Information and assistance services collect significant amounts of information about the needs, interests, priorities, and emerging problems of older persons and their families — information potentially useful to the broader aging network, as well as policymakers.

However, only a few State and Area Agencies on Aging currently have fully integrated the information available through all information and assistance programs.

The challenge and opportunity will be to effectively harness the capacity of the entire

information resource system to generate data and information useful for planning, improving aging services, anticipating future problems, and training front line personnel. Information and assistance

programs are well positioned to share best practice models and generate new knowledge valuable to professionals and policymakers.

The Vision

A fully integrated system linking the extraordinary breadth of consumer information available today is vital to empowering older Americans.

To ensure that consumers have access to all the information needed to make informed decisions, the Older Americans Act information system of the 21st century will have to re-conceptualize those information and assistance models that have driven them in the past.

Knowledge is accelerating at a remarkably fast pace. If we are truly going to encourage consumers to act more effectively in their own behalf, information resource systems will need to find ways to better harness and share the collective knowledge base that we have.

NASUA envisions that the Older Americans Act information and resource system will be easily and universally accessible, the best and most comprehensive source of information for older Americans, their families, and the public. This will be achieved by:

- ◆ **LEADERSHIP**—With the Older Americans Act network at the national, state and local levels taking a proactive role in responding to increases in demand for information and related services
- ◆ **COMPREHENSIVENESS**—So that the aging information resource system becomes, in essence, a one-stop shopping source for consumers.
- ◆ **RESPONSIVENESS**—To better serve the diverse population of older consumers and their families by attending to the wide range of special needs and interests they represent
- ◆ **INTEGRATION**—Establishing linkages with programs in aging, health and educational institutions, state and community service agencies, the federal government, and business to promote seamless information delivery
- ◆ **ADEQUATE FUNDING**—With increases commensurate to increasing needs and demands for services by a growing number of older persons and their families
- ◆ **SKILLED PERSONNEL**—Sufficient in number, to meet the anticipated number of requests for information and to provide counseling, decision-support, and advocacy assistance appropriate for empowering consumers
- ◆ **TECHNOLOGY**—To maximize communication and reach greater numbers of user audiences cost-effectively
- ◆ **MARKETING**—To ensure that older persons and their families across America have an understanding of and access to the information resource system

A Call-to-Action

NASUA calls upon the Aging Network to:

- ▶ Assume a strong leadership role in promoting the current Older Americans Act information and assistance programs as the essential foundation upon which to build a comprehensive and coordinated aging resource system to address the needs of older consumers and their family caregivers in the next century.
- ▶ Develop consensus among key national, state and local stakeholders on the vision for a national aging information resource system.
- ▶ Promote the vision with the full range of public and private organizations using the wide range of outreach and media resources available to the aging network.
- ▶ Advocate for legislative and/or regulatory policies that facilitate the development of the envisioned system.
- ▶ Establish as a state and local priority the development of such a system with the goal of achieving one-stop shopping for older consumers and their families.
- ▶ Develop multi-year strategic plans, including the identification of key design options, operational features, and transition issues for implementing such a system.
- ▶ Secure new resources and re-align existing funding to achieve a comprehensive and coordinated system.
- ▶ Enhance capabilities of aging information programs to meet the needs of racially, culturally, ethnically, and geographically diverse groups of older consumers and their families.
- ▶ Take full advantage of available technologies to maximize both information systems management and consumer access to information resources.
- ▶ Ensure an adequate complement of staff with the necessary general and specialized expertise and promote their continued development through regular and progressive levels of training.

The approach each state will take to achieve a comprehensive and coordinated system for consumer-centered information, education and assistance will vary according to its needs, current structures, and prevailing customs. NASUA recognizes the complexity of this undertaking and the need for partnerships among a wide and diverse group of agencies and organizations to advance the development of information resource systems. NASUA commits itself to this important partnership in meeting the challenges in developing national, state, and community strategies to address the information, education, counseling and assistance needs of older persons and their families in the 21st century.