Boston Herald

Novack & Moore: Mass. has chance to help nursing home residents



The authors write that some states, such as Arizona and Colorado, automatically adjust their Personal Needs Allowance annually to keep pace with rising costs. (Photo Metro Creative Services)

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PUBLISHED: July 28, 2024

The Massachusetts State Legislature recently approved the Fiscal Year 2025 Budget, but a crucial aspect of services for older adults and people with disabilities was left unchanged: the Personal Needs Allowance (PNA) for nursing home residents on MassHealth (Medicaid). This allowance, set at a meager \$72.80 per month since 2007, is woefully inadequate to cover residents' basic personal expenses. Prior to the increase 18 years ago, the PNA remained at \$60 per month for another 20 years.

MassHealth's PNA is the amount of monthly income a Medicaid-funded nursing home resident can keep of their personal income. For most nursing home residents, that income is their Social Security check. Since room, board, and medical care are covered by MassHealth, the majority of one's income must go towards the cost of nursing home care. The PNA is intended to cover the nursing home resident's personal expenses, which are not covered by Medicaid. This could include items like shoes, clothing, haircut, a magazine, cell phone and cell phone bills, greeting cards and stamps.

The rising cost of living makes \$72.80 per month insufficient. The cost of living has risen dramatically since 2007. Many residents, particularly solo agers without family or friends who can support them, rely solely on this allowance for essentials like cell phone service, a critical tool for staying connected with loved ones and maintaining social connections.

Dignity and basic needs are compromised. The current PNA forces residents to make difficult choices. Buy clothes to replace ones lost in the nursing home laundry process or that no longer fit, or the orthopedic shoes you need that cost more than a monthly allowance? A phone call to a friend or a haircut? The affordability of these are not choices most people face, yet they are a harsh reality for Massachusetts nursing home residents. This lack of sufficient funds diminishes their dignity and quality of life.

This is a call to action. Massachusetts, which was cited as having the second highest cost of living in the nation by Forbes Advisor, should be leading the other states in PNA amounts, not lagging behind. An increase to a level comparable to many progressive states is clearly warranted. Even Alaska's \$200 per month rate would make a significant difference. It is time for Governor Maura Healey and our legislators to revisit the PNA and raise it to a level that reflects the current economic climate.

We can follow the lead of other states in another way. Some states, such as Arizona and Colorado, automatically adjust their PNA annually to keep pace with rising costs. Massachusetts should explore similar mechanisms. Residents who built our state deserve better. Show them the respect and dignity they deserve by increasing the PNA.

The current PNA in Massachusetts forces nursing home residents to live a diminished life. By urging the governor and legislators to raise the PNA, we can ensure these residents have the resources to maintain some dignity as well as connection to the rest of their community.

Before the governor signs the Fiscal Year 2025 Budget in the next few days, there is still time for the Legislature to enact a PNA increase. Legislative bill S. 115 would increase the amount to \$100 and add a cost of living adjustment mechanism. Yes, the \$100 is less than the \$200 that Alaskan nursing home residents have as a PNA, but it is at least beginning the process of justice for Massachusetts nursing home residents, and the bill does include the all-important cost of living adjustment.

People can call the Governor's Office (888-870-7700) to ask the Legislature to send Gov. Healey the bill and ask legislators to enact it before July 31. There is also an online form at https://www.mass.gov/info-details/email-the-governors-office. We can all make a big difference in the lives of nursing home residents in Massachusetts by acting now.

Sandy Alissa Novack is a geriatric social worker. She is the chair of the Nursing Home Committee of the National Association of Social Workers-Massachusetts chapter; Vice President of the Board of Directors of the Disability Policy Consortium; and a participant in Dignity Alliance Massachusetts. Richard T. Moore is a former Massachusetts State Senator and was Senate Chair of the Committee on Health Care Financing. He is a co-founder and Legislative Chair of Dignity Alliance Massachusetts, advocating for older adults, people with disabilities, and their caregivers.