

Elder Care Faces Squeeze As Population Expands

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Criteria Tightening This Week For Community Care Program

Elder services providers grappling with surging caseloads and funding deficits are bracing for new state directives that will curtail access to home care programs.

The Healey administration on Feb. 1 plans to tighten eligibility criteria for older adults enrolling in the state-funded Enhanced Community Options Program (ECOP), which serves frail individuals who clinically qualify for nursing homes but are able to receive intensive at-home care. By the start of March, the state will then impose a cap on the number of available ECOP slots, providers told the News Service.

Providers say state health officials have briefed them on program changes but are waiting for concrete details and guidance, known as "program instructions," from the state, said Betsey Crimmins, executive director of Mass Aging Access, which represents nearly 30 so-called Aging Services Access Points and Area Agencies on Aging.

"There's still a lot of unanswered questions," said Crimmins.

While lamenting the looming "limitations to access to services" that providers had hoped to avoid, Crimmins added, "No one currently receiving services will be affected by this."

A [presentation](#) from the Executive Office of Health and Human Services, dated Jan. 22, highlights "program management controls," which include an "increased minimum spend threshold for new Enhanced Community Options Programs (ECOP) enrollees" and "institute statewide enrollment ceiling for ECOP."

A spokesperson for the Executive Office of Aging & Independence (EOAI) said the administration is "committed to supporting older residents of Massachusetts."

"The Governor's FY26 budget proposal significantly increases funding by 25% for the newly renamed Executive Office of Aging & Independence, including funding a \$1M line item to fund grants to municipalities to promote age-friendly innovations," the spokesperson said. "We are also changing how we manage the Expanded Community Options Program and Home Care Basic to protect the long-term sustainability of the program and ensure we can continue providing services to high-need customers. Services will still be available, and existing customers will not be impacted."

Crimmins and provider organizations have been calling on Gov. Maura Healey and lawmakers to provide millions of dollars in [supplemental funding](#) for elder home care and case management services to keep up with soaring demand and prevent direct care staff layoffs.

Crimmins said state officials are aware of the funding gaps for fiscal 2025 and hinted financial relief could come in a supplemental budget in March. Healey has already filed two supplemental packages this year tied to [family shelter funding](#) and the surplus of [surtax revenue collections](#) from fiscal 2024.

While Healey's fiscal 2026 budget bill significantly boosts funding to the home care sector, the administration is also moving parts of the industry toward a "managed intake" model.

Older adults considered to have the lowest need would be unable to access basic home care services in the new fiscal year, and frail Bay Staters in the coming months may be forced to leave their homes and move into nursing facilities under the ECOP changes, providers say.

Healey in fiscal 2026 wants to "implement managed intake, delaying services for its lowest acuity members in order to preserve services for existing home care clients and prioritize new enrollment for our most vulnerable residents," according to a [budget brief](#) from the Executive Office for Administration and Finance.

Under that policy proposal, older adults with fewer needs would no longer qualify for basic services, such as meal support or housekeeping, Crimmins said. Those individuals would need to rely on other support systems, such as a spouse or other family members who can provide help.

The Healey administration is moving forward with a more immediate change this weekend.

Providers say they've been notified that EOAI intends to update criteria on Feb. 1 for new elder home care enrollees. Older adults must meet a higher spending threshold on services to qualify for ECOP, and those needing less support will instead be directed toward more basic home care, said Lisa Gurgone, CEO of Mystic Valley Elder Services.

Gurgone said the overhaul, combined with the ECOP enrollment cap for providers in March, will put more financial pressure on family caregivers. EOAI has not yet specified what the statewide enrollment cap will be, or how many slots will be allotted to regional providers based on their billing and usage data, Gurgone said.

"It could be that these people who would have qualified for ECOP and can't get in because of the cap, now the family has to pay privately," Gurgone said. "For some families, that could be fine, but for others, that could be a hardship. Mom still needs a service to stay home and they don't want to send her to a nursing home, so now they're going to pay out of pocket for their own private services."

Adult children may also need to cut back on work or grapple with other disruptions as they struggle to care for their parents under the strain of scaled-back state services, said Roseann Martoccia, executive director of WestMass ElderCare, Inc.

"If people can't receive enough services to safely remain at home, then families have to make - and that person has to make -- tough choices about, 'Can I live at home with less services?'" Martoccia said.

ECOP functions as a "middle-income" home care program for older adults who have not yet spent down their assets to qualify for MassHealth, said Sean Hubacz, chief financial officer at Mystic Valley Elder Services.

Providers receive a set funding rate from the state to spend on services for every ECOP client. Hubacz and Gurgone say the ECOP model is significantly cheaper than nursing home care and the MassHealth Community Choices elder home care program.

"The MassHealth program is a state and federal match, but the services in the MassHealth program are actually unlimited. If you get enrolled in Choices, there's no limit," Gurgone said. "So it actually, in the end, could cost the state more money because they could get more services under Choices."

Martoccia said the ECOP changes "will be helpful to manage" caseloads. But she said administration officials and lawmakers must confront weightier policy questions this session about the state's commitment to serving older adults.

"I think the longer discussion is really how do we cope with, as the commonwealth, how do we look at older adults for the next 15 to 20 years?" Martoccia said. "I think FY '26 is a great place to start and to continue that dialogue."

The state's population of residents ages 60+ grew by 13% over the last five years, and there are now "more residents over the age of 60 than under the age of 20," according to the A&F budget brief.

Healey's fiscal 2026 budget recommends investing an additional \$104.4 million into "core" Aging and Independence programs, including elder home care, to "support unprecedented caseload growth," A&F said in budget documents.

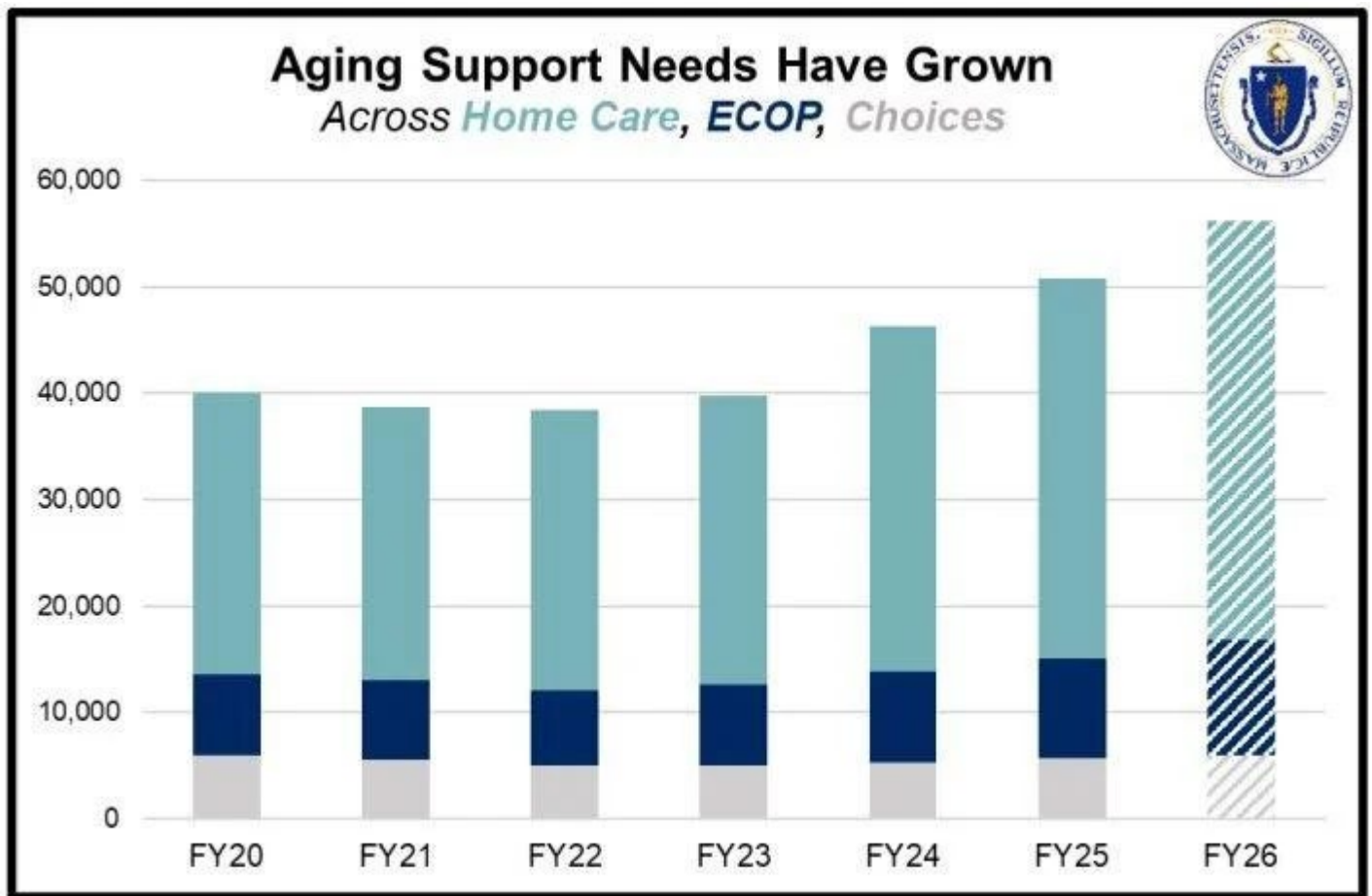
Crimmins said providers were "pleased" to see that increase, but she cautioned organizations could still start fiscal 2026 in a "financial" hole without receiving supplemental money soon.

"Everyone's talking about '26, and my whole message is we cannot take our eye off of '25," Crimmins said. She added, "If we could get the funding for this year, and as fully as possible to kind of fill that hole, it puts us in much better footing for FY '26."

As she unveiled her budget last week, Healey had broadly touted investments in health and human services, while noting her administration had to control spending to keep pace with

modest revenue growth projections. Lt. Gov. Kim Driscoll also mentioned a new grant program to encourage municipalities to adopt age-friendly policies.

"These funds will go straight into communities through local organizations that make the most direct and positive impact for older residents," Driscoll said. "We know seniors want and needs to be able to age in place with dignity and respect. Many of our aging neighbors want to grow old in a way that enables them to thrive and explore their curiosities, and they need the help and support to do that. That's what these resources are about."



The Executive Office for Administration and Finance says there's been "unprecedented caseload growth" for elder home care program.