

DEAN R. KAUFERT

WISCONSIN STATE REPRESENTATIVE

AB 176 Alzheimer's Family & Caregiver Support Program (AFCSP) Eligibility Expansion

Testimony of Representative Dean Kaufert
Assembly Committee on Health, Aging, and Long-Term Care
May 14, 2025 • 417 North (GAR), State Capitol

Thank you Chairman and committee members for allowing me to provide testimony in support of AB 176. This bill will help ensure that the available funds for the Alzheimer's Family and Caregiver Support Program (AFCSP) can be utilized to assist more families and their care givers.

The AFCSP helps Wisconsin families provide care for loved ones with Alzheimer's at home, which improves their quality of life and saves health care costs for out of home care. The program provides funding to counties, who distribute grants of up to \$4,000 per year to eligible individuals for caregiving services and goods to care for someone with Alzheimer's disease.

Many low- and middle-income families are being denied access to the assistance this program provides because of outdated income eligibility criteria. Counties have been unable to utilize the total available state funds because of the existing income restrictions. In addition, recent changes in federal code could cause Wisconsin to lose access to funding from the National Family Caregiver Support Program (NFCSP), which requires state or local matching funds that does not limit eligibility though means testing.

Under current law, an individual is only eligible to receive assistance from the AFCSP if a doctor provides a statement confirming a diagnosis of Alzheimer's disease or another type of irreversible dementia and the joint income of that person and their spouse is \$48,000 per year or less.

Our bill will remove this outdated income eligibility requirement, eliminating a barrier that has prevented many low- and middle-income families from accessing the program. It gives counties additional flexibility to utilize the full funding allotment provided by the state, maintain access to federal matching program funds, and still implement policies that prioritize families with the greatest need for these crucial resources.

AFCSP helps cover services needed for a person with Alzheimer's disease to continue to live in the community. Examples of eligible expenses and services include: adult daycare costs, in-home assistance, respite care, support groups, chair lifts, and minor home improvements that allow people with Alzheimer's or dementia to continue living at home.

When the program was created by the legislature in 1985, the original income eligibility threshold was \$40,000. Adjusted for inflation, that income cap would be roughly \$114,000 today. Last year alone, 10% of the funds allocated by the state went unspent by counties due to the limited number of individuals eligible under the income restrictions. Removing this income restriction will ensure more families and caregivers receive necessary assistance to support their loved ones.

This bill passed out of the Senate Health Committee earlier this year on a bipartisan 5-0 vote. It is supported by the Alzheimer's Association – Wisconsin Chapter, the Greater Wisconsin Agency on Aging Resources (GWAAR), the Wisconsin Family and Caregiver Support Alliance (WFACSA), the Wisconsin Aging Advocacy Network (WAAN), AARP, and the Wisconsin Counties Association.

Thank you for the opportunity to provide testimony in support of AB 176. I am happy to answer further questions committee members may have on this legislation.



RACHAEL A. CABRAL-GUEVARA

STATE SENATOR • 19TH SENATE DISTRICT

Testimony before the Assembly Committee on Health, Aging, and Long-Term Care

Senator Rachael Cabral-Guevara

May 14, 2025

Hello, members of the Assembly Committee on Health, Aging, and Long-Term Care. Thank you for allowing me to provide testimony on Assembly Bill 176, a simple proposal that will ensure all funds for the Alzheimer's Family and Caregiver Support Program (AFCSP) can be utilized to assist families and their loved ones.

AFCSP helps Wisconsin families provide care for loved ones at home, improving quality of life and reducing the burden of health care costs. Due to outdated eligibility criteria, counties administering the program are struggling to spend the funds the state provides. Even more concerning, recent changes in the federal code will cause Wisconsin to lose access to the National Family Caregiver Support Program (NFCSP), which requires state or local matching funds that do not limit eligibility through means testing.

Our bill eliminates the outdated income cap eligibility barrier for the program. Without this cap, counties will have the flexibility to utilize the full amount provided to them by the state, maintain access to the federal matching program, and still implement policies that prioritize individuals with the greatest need for these critical resources.

Currently, an individual is only eligible to receive these county resources if a doctor provides a statement confirming a diagnosis of Alzheimer's disease or another type of irreversible dementia or the joint income of the person with Alzheimer's disease and that person's spouse is \$48,000 per year or less.

AFCSP covers services needed to keep a person with Alzheimer's living in the community. The maximum amount of services an individual in the program may receive is capped at \$4,000.

When the program was created by the legislature in 1987, the original income eligibility was capped at \$40,000. Adjusted for inflation, the income cap would be roughly \$114,000 today. Last year alone, ten percent of the funds allocated by the state went unspent by counties due to the limited number of individuals falling under the income cap. Counties only expect the number of individuals under the income cap to shrink. Given the new federal code and the flexibility for counties to utilize these resources for individuals with the greatest need, the common-sense solution is to eliminate the cap in state statute.

I am hopeful you will support this simple step in the right direction to help improve access for families across the state. Thank you for your time.



State of Wisconsin Department of Health Services

Tony Evers, Governor Kirsten L. Johnson, Secretary

TO: Members of the Assembly Committee on Health, Aging and Long-Term Care

FROM: Arielle Exner, Legislative Director

DATE: May 14, 2025

RE: Assembly Bill 176, relating to: financial eligibility for the Alzheimer's family and caregiver support

program

The Wisconsin Department of Health Services (DHS) appreciates the opportunity to submit written testimony in support of AB 176. This bill proposes to eliminate the income eligibility cap for the Alzheimer's Family and Caregiver Support Program (AFCSP), a long-standing program that provides vital assistance to caregivers of individuals living at home with Alzheimer's disease and other forms of dementia. This change would allow counties and Tribal Nations greater flexibility in using AFCSP funds to support the growing number of dementia family caregivers, including some previously ineligible for any support due to modest income thresholds established over 40 years ago.

The Alzheimer's Family and Caregiver Support Program plays a critical role in supporting caregivers by providing financial assistance for in-home services, caregiver respite, and minor home improvements that allow people with dementia to continue living at home. According to the Alzheimer's Association, 120,000 Wisconsin residents aged 65 and older were living with Alzheimer's disease in 2022. This number is expected to rise significantly as Wisconsin's senior population grows by 44% by 2040, adding 471,400 more people aged 65 and older. With this projected increase in the number of individuals affected by Alzheimer's and other forms of dementia, the need for comprehensive caregiver support will only continue to grow. By modernizing AFCSP eligibility requirements, this proposal would expand access to caregiver support resources, which aligns with this administration's broader efforts to strengthen Wisconsin's aging and caregiver support infrastructure.

In response to these growing challenges, Governor Evers' 2025-2027 executive budget includes a \$1 million increase in funding for the Alzheimer's Family and Caregiver Support Program. This funding boost would compliment the AFCSP updates contained in AB 176 and strengthen the program's ability to reach and support more caregivers. The bill's proposed changes, which are cost-neutral to the state, will enable existing AFCSP funds to be administered more flexibly, expanding support to a broader segment of caregivers. This alignment with the Governor's budget proposal reflects a proactive approach to addressing current and future needs of family caregivers in Wisconsin.

Currently, the AFCSP provides up to \$4,000 per year for caregiving services and goods for individuals with diagnosed dementia, with a fixed allocation of \$31,058,600 in General Purpose Revenue (GPR) annually to counties and tribes. To qualify for this program, the combined income of the individual with Alzheimer's and their spouse must be \$48,000 or less. The proposed bill would remove this income eligibility requirement, eliminating a barrier that has prevented many families from accessing the program. While this change expands eligibility, it does not alter the total GPR allocated for the program.

The changes proposed in AB 176 would also enable local agencies to use AFCSP funding to meet the 25% state match requirement to receive National Family Caregiver Support Program (NFCSP) funding. The AFCSP is currently ineligible to be used as a source of state match because it uses personal income as a qualifier for enrollment. Although the precise increase in federal funding is unknown, The Department anticipates that having these matching funds available would strengthen the overall financial support for the program for counties and

¹ 1 https://www.dhs.wisconsin.gov/non-dhs/dph/dementia-plan-2024-2028.pdf

Tribal Nations and ultimately allow them to serve more Wisconsin families impacted by Alzheimer's and other dementias.

DHS appreciates the Legislature's commitment to enhancing assistance for Wisconsin's caregivers and older adults, and reiterates its support for AB 176. The Department remains a resource to the Committee and the Legislature regarding this proposal, long-term care more broadly, and any other matters.

Wisconsin Chapter Offices

620 S. 76th St., Ste. 160 Milwaukee, WI 53214

4600 American Parkway, Ste. 103 Madison, WI 53718

2700 Vernon Dr., Ste. 340 Green Bay, WI 54304 505 S. 24th Ave., Ste. 304 Wausau, WI 54401

404 1/2 N. Bridge St. Chippewa Falls, WI 54729

PO Box 1472 Rhinelander, WI 54501 800.272.3900 24/7 Helpline www.alz.org/wi



Date: Wednesday, May 14, 2025

To: Chairman Moses and Members of the Assembly Committee on Health, Aging, and Long-Term Care **Subject:** 2025 Assembly Bill 176; Relating to: financial eligibility for the Alzheimer's family and caregiver support program.

Dear Chairman Moses and Members of the Assembly Committee on Health, Aging, and Long-Term Care,

I am writing on behalf of the Alzheimer's Association Wisconsin Chapter to express our support for Assembly Bill 176, which would eliminate the income eligibility requirements for the Alzheimer's Family Caregiver Support Program (AFCSP).

Thank you to the 22 Assembly co-sponsors—many of whom serve on this committee—for your leadership and commitment to Wisconsin families impacted by Alzheimer's and other dementias.

Alzheimer's disease is a growing health crisis in Wisconsin¹:

- 110,900 Wisconsinites age 65+ are currently living with Alzheimer's.
- 205,000 family caregivers provide 297 million hours of unpaid care annually.
- The state spends over \$924 million in Medicaid costs related to Alzheimer's care.

For 40 years, AFCSP has been a lifeline — providing respite, home modifications, transportation, and other supports that help families care for loved ones at home. Yet the current \$48,000 income cap excludes many middle-income families who still face significant financial burdens due to caregiving responsibilities. The average cost of a paid non-medical home health aide is \$34 per hour, or about \$1,360 per week for 40 hours of care. Adult day services average \$100 per day.² These essential supports, which help families keep loved ones safely at home, place a substantial financial strain on households, regardless of income.

Additionally, recent changes to the federal Older Americans Act (OAA) now prohibit states from using means-tested programs like AFCSP to match federal National Family Caregiver Support Program (NFCSP) funds. Without legislative action, over half of Wisconsin's counties risk losing their share of nearly \$3 million in annual federal caregiver support funding.

Assembly Bill 176 offers a forward-looking solution by aligning Wisconsin law with federal requirements to protect federal funding, expanding access to more families, and reducing long-term state costs by supporting home-based care and delaying costly institutional placements.

Wisconsin has long been a leader in dementia care innovation — and AFCSP is no exception. It was the first program of its kind in the nation and ultimately became the model for the federal NFCSP. Advancing Assembly Bill 176 reaffirms Wisconsin's national leadership and renews our commitment to supporting caregivers and families statewide.

Thank you for your consideration.

Sincerely,

Allison Cramer
Director of Public Policy | Alzheimer's Association Wisconsin Chapter
amcramer@alz.org | (608) 571-3939

¹ Alzheimer's Association. 2025 Wisconsin Alzheimer's Statistics

² Genworth. Cost of Care Survey: National Median Costs



22 East Mifflin Street, Suite 900 Madison, WI 53703

TOLL FREE: 1.866.404.2700 PHONE: 608.663.7188 FAX: 608.663.7189

WICOUNTIES, ORG

MEMORANDUM

TO:

Honorable Members of the Assembly Committee on Health, Aging, and Long

Term Care

FROM:

Chelsea Shanks, Government Affairs Associate

DATE:

Wednesday, May 14, 2025

SUBJECT:

Support for Assembly Bill 176

The Alzheimer's Family and Caregiver Support Program (AFCSP) has been helping Wisconsin families since 1985. The Wisconsin legislature created the AFCSP in response to the growing number of families caring for loved ones at home with irreversible dementia. Assembly Bill 176 eliminates the outdated income cap eligibility barrier that is currently in place.

This program helps Wisconsin families provide care for loved ones at home, improving quality of life and reducing the burden of health care costs. The AFCSP is managed by the Wisconsin Bureau of Aging and Disability Resources, which provides funds to each county and tribe for:

- Caregivers to acquire services and goods to care for someone with Alzheimer's and;
- Counties to expand and create new services for people with dementia.

An individual is only eligible to receive these county resources if:

- A doctor provides a statement confirming a diagnosis of Alzheimer's disease or another type of irreversible dementia and;
- The joint income of the person with Alzheimer's disease and that person's spouse is \$48,000 per year or less.

When the program was created, the original income eligibility was capped at \$40,000. Adjusted for inflation, the income cap would be roughly \$114,000 today. Last year alone, ten percent of the funds allocated by the state went unspent by counties due to the limited number of individuals falling under the income cap. Counties only expect the number of individuals under the income cap to shrink.

Due to outdated eligibility criteria, counties administering the program are struggling to spend the funds the state provides. Even more concerning, recent changes in the federal code will cause Assembly Bill 176 Support Page 2 May 14, 2025

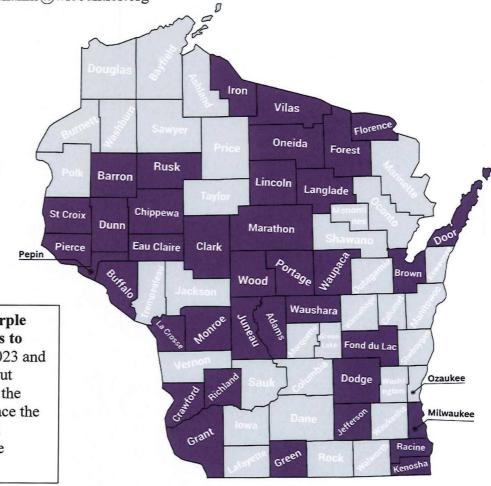
Wisconsin to lose access to the National Family Caregiver Support Program (NFCSP), which requires state or local matching funds that do not limit eligibility through means testing.

Given the new federal code and the flexibility for counties to utilize these resources for individuals with the greatest need, the common-sense solution is to eliminate the cap in state statute.

Removing this cap will provide counties with flexibility to utilize the full amount provided to them, maintain access to the federal matching program, and still implement policies that prioritize individuals with the greatest need for these critical resources.

For these reasons the Wisconsin Counties Association respectfully requests your support for Assembly Bill 176. Thank you for your consideration.

Contact: Chelsea Shanks, Government Affairs Associate 608.663.7188 or shanks@wicounties.org



The counties shaded in purple depended on AFCSP funds to match federal dollars in 2023 and the first half of 2024. Without legislative action to remove the means test, these counties face the risk of losing crucial federal funding unless an alternative funding source is found.



Date: May 14, 2025

To: Chairman Moses, Vice-chairman Brooks, and Members of the Assembly Health, Aging and Long-

Term Care Committee

From: Janet Zander, Advocacy & Public Policy Coordinator

Re: Support for AB 176 – Financial eligibility for the Alzheimer's Family and Caregiver Support

Program (AFCSP)

Thank you for this opportunity to share testimony on AB 176. The Greater Wisconsin Agency on Aging Resources, Inc. (GWAAR) is a nonprofit agency committed to supporting the successful delivery of aging programs and services in our service area consisting of 70 counties (all but Dane and Milwaukee) and 11 tribes in Wisconsin. We are one of three area agencies on aging (AAAs) in Wisconsin. Our mission is to deliver innovative support to lead aging agencies, as we work together to **promote**, **protect**, **and enhance the well-being of older people in Wisconsin**.

We are grateful to the state legislature for their ongoing support and funding of this essential program. Since 1985, the Wisconsin AFCSP has been a vital resource for families caring for loved ones with dementia, at home. AFCSP provides essential services like respite, transportation, and in-home support, which delay more costly Medicaid funded care. On average, family caregivers spend \$7,200/year to help meet the care needs of a loved one. For family caregivers of individuals with dementia these out-of-pocket expenses rise to an average of over \$12,000/year to pay for direct services and support, not including the financial challenges they face related to lost wages and other indirect costs. Dementia caregivers also report higher levels of stress, burden, and depressive symptoms compared to those caring for individuals without dementia. In 2023, over 60% of the AFCSP expenditures were used to pay for respite services.

Recent changes to the federal caregiver support program under the Older Americans Act (OAA) are making it difficult for counties and tribes to fully utilize state and federal caregiver support funding. Starting in 2025, the 25% match requirement for the federal caregiver support program can no longer be met using funds from a means-tested (income-based eligibility) program like AFCSP. More than half of Wisconsin counties were using AFCSP to meet the federal match requirement and now face losing their share of the \$3.5 million in annual federal caregiver support. Additionally, AFCSP income restrictions (household income eligibility capped at \$48,000/year) prevent some counties and tribes from fully utilizing their AFCSP funding, leaving some low- to middle-income families without the support they need.

GWAAR supports AB 176, as this legislation calling for an amendment of the state statute to eliminate the income restrictions for AFCSP will safeguard essential federal dollars for Wisconsin families, maximize state caregiver support, continue vital resources to support continued care at home, reduce healthcare costs, and further strengthen support for family caregivers across the state. We respectfully request this committee to advance this legislation in support of Wisconsin family caregivers.

J. L. Zander – AB 176 Testimony – Assembly Committee on Health, Aging & LTC 5/14/25

We appreciate the interest in and efforts of policy makers to protect crucial family caregiver resources and look forward to continuing to work with you on policies that improve the quality of life of older people in Wisconsin.

Thank you for your consideration of these comments and recommendations related to AB 176.

Sincerely,

Janet Zander
Advocacy & Public Policy Coordinator, MPA, CSW
Greater Wisconsin Agency on Aging Resources
janet.zander@gwaar.org
(608) 228-7253

 From:
 Justin Phillips

 To:
 Behm, Maryjane

 Cc:
 Rep.Moses

Subject: Written Testimony Submission: Assembly Bill 176

Date: Thursday, May 15, 2025 9:31:11 AM

Dear Chairman Moses and Members of the Assembly Committee on Health, Aging, and Long-Term Care,

I am writing to express my strong support for Assembly Bill 176, which will eliminate the income eligibility requirement for the Alzheimer's Family Caregiver Support Program (AFCSP).

For over 40 years, the AFCSP has provided critical support to thousands of Wisconsin families—offering respite care, home modifications, and other services that help individuals with Alzheimer's remain safely in their homes. However, the current \$48,000 income cap prevents many families—particularly those in the middle class—from accessing this vital assistance despite facing significant financial and emotional burdens. Eliminating the income requirement would expand access to essential caregiver support and protect Wisconsin's federal caregiver funding. Without this change, counties risk losing

protect Wisconsin's federal caregiver funding. Without this change, counties risk losing millions in federal dollars due to conflicts with updated federal guidelines. Aligning AFCSP with federal law ensures Wisconsin can continue to access the full \$3.5 million annually in federal NFCSP funding.

This issue is important to me as I watched my wife take care of her mother, who suffered from Alzheimer's for over a decade. My wife was in her late 20s at the onset of her mother's diagnosis. Her life and career had to take a pause. Along with my father-in-law, she took off work to care for her mother, drove her to doctor appointments, toured memory care facilities (where her mother would spend the last 8 years of her life), and worked with lawyers to navigate BadgerCare, estate planning, and power of attorney issues.

The burden of caregiving—financial, emotional, and physical—is not limited to low-income families. Middle- and higher-income families also struggle with lost wages due to reduced work hours, high out-of-pocket costs for home care or respite services, emotional stress, and caregiver burnout. Unpaid caregivers in Wisconsin provide care valued at \$5.7 billion annually, underscoring the need to support these efforts with accessible programs to reduce caregiver burnout. Not only is it tough to watch a close loved one go through the progressions of Alzheimer's Disease, but the emotional and physical toll it can take on someone caring for a loved one, relying on skilled nurses, taking that loved one to doctor appointments, meeting with lawyers, and touring memory care homes can be just as high.

Programs like AFCSP allow individuals with dementia to remain at home through services, including adult day care, home safety improvements, and caregiver education, reducing reliance on expensive long-term care facilities.

I respectfully urge you to support and pass Assembly Bill 176, ensuring that all Wisconsin caregivers—regardless of income—have access to the resources they need and deserve.

Sincerely,

Justin Phillips

Alzheimer's Association Advocacy Committee Member