



Argentum Advocates

September 2025 Member Briefing

Thank You for Joining Us!



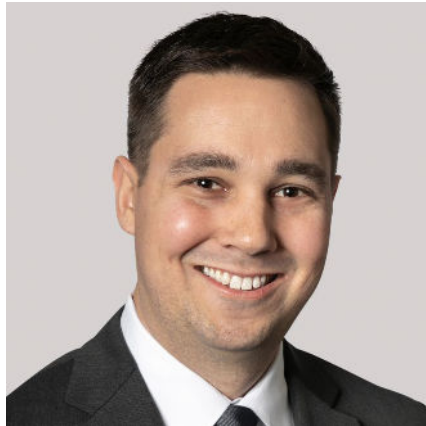
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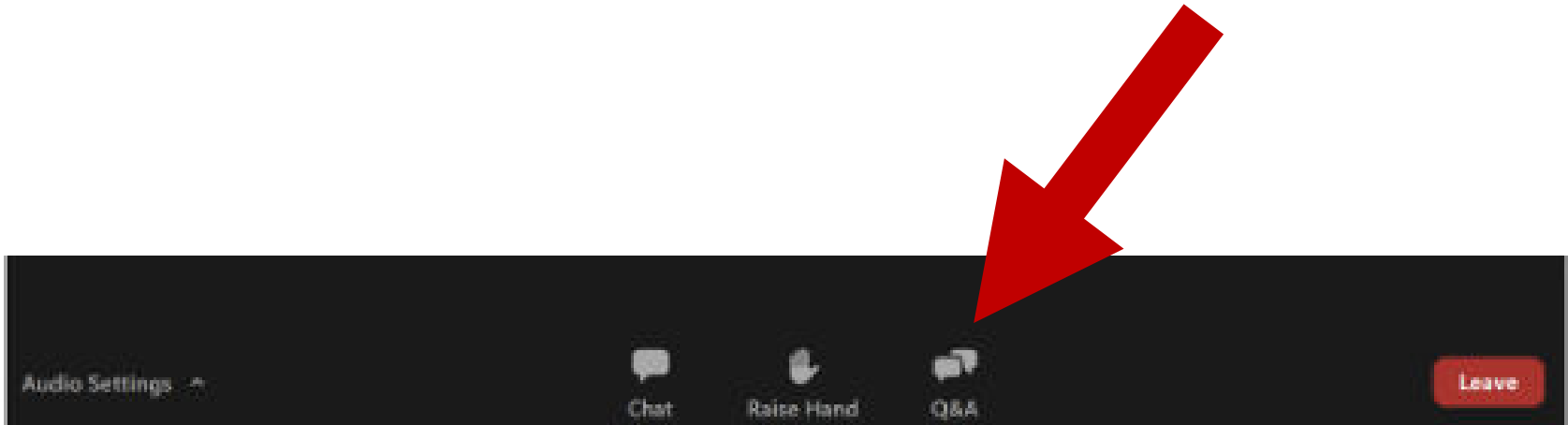
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Have a Question?

Ask your question at any time in the Q&A box, accessible from the bottom of your attendee panel.



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Agenda

- **Legislative & Regulatory Update**
 - Budget Negotiations
 - Shutdown Impacts
 - Issue Advocacy
- **Telling Our Story**
 - Tools and Resources to Take Action

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Budget Negotiations

- **Government funding (FY 25) expires on Tuesday night**
 - Congress has until midnight on the final day of the fiscal year (September 30) to enact legislation to fund appropriations, or the government will shut down.
 - This will apply to all 12 federal appropriations bills (as opposed to 7 of 12 funding bills in the 2018-19 shutdown)
 - The government is currently operating on its third continuing resolution (CR) since the last fiscal year (Sep 26, Dec 21, Mar 14)
 - Another CR would allow lawmakers more time to complete work on spending bills.

Budget Negotiations

- The House and Senate are **on recess** this week!
- The House voted 217-212 to pass a continuing resolution (CR) to fund the government through November 21.
- The Senate voted 47-45 **failing** to pass a Democratic-led package that would have extended funding through October 31 along with extending health care subsidies and imposing limits on the administration's ability to claw back Congressionally-appropriated funding.

Budget Negotiations

What happens in a shutdown?

- Federal agencies must discontinue all non-essential discretionary functions until new funding legislation is passed and signed into law.
- Essential services and mandatory spending programs continue to function.
- **Social Security:** Existing beneficiaries will not be impacted; checks* will continue to be issued and delivered. New benefit verification and card issuance would be paused.
- **Medicare:** Beneficiaries will not be impacted; Medicare coverage will continue uninterrupted.
- **Medicaid:** Beneficiaries will not be impacted; Medicaid coverage, including for Home and Community Based Services, will continue uninterrupted.
- **Veterans Affairs:** Beneficiaries will continue to receive benefits; new applications for benefits or appeals may be delayed.
- **Public Health:** CDC and FDA monitoring activities, including for the flu and other infectious diseases, may be limited.
- **U.S. Postal Service:** Mail, including parcels such as mail-order medications, will continue to be delivered.
- **Small Business Administration:** The SBA would need to furlough most staff; it would not be able to process applications for loans and loan guarantees.

Budget Negotiations

Shutdown's Impact to Other Legislative Activities

- Attention on all other legislative priorities shifts
 - Bill introductions
 - Committee hearings and markups
 - Legislative briefings
- Congressional offices cease/reduce meetings with constituents/advocates
- The longer the shutdown, the less time in the year to refocus on other issues

Budget Negotiations

Key Negotiating Points:

- **Democrats:** CR through October 31; extend ACA Subsidies, rescind cuts from OBBBA, limit executive power to claw-back funding
 - *Democrats have some leverage: Any funding bill needs 60 votes in the Senate (53 Republicans)*
- **Republicans:** CR through November 21

FY 2026 Proposal:

Labor, Health and Human Services, Education, and Related Agencies budget, calls for a 28% cut to the Department of Labor and 6% to Health and Human Services; this would include a 35% reduction to the DOL's Employment and Training Administration (ETA) and a 63% reduction in Workforce Innovation and Opportunity Act (WIOA) state grants.

Budget ≠ Reconciliation

Reconciliation: Once per fiscal-year (FY 2025 and FY 2026 available this year), pass tax/spend-related measures with simple-majority only; process:

1. Congress must pass a fiscal year budget resolution with specific instructions on policy changes
2. Relevant committees must pass the legislation
3. Each chamber must pass the legislation with a simple majority

FY 2010: ACA technical corrections

FY 2017: Health care reform (failed)

FY 2018: Tax Cuts and Jobs Act

FY 2021: American Rescue Plan

FY 2022: Inflation Reduction Act

FY 2025: One Big Beautiful Bill Act

FY 2026: Available starting in October; potential technical updates to OBBBA, other policy priorities

Legislative Priorities:

1. Caring for Seniors Act

2. Promote Senior Socialization

- H.R. 1812, the Care Across Generations Act
- S. 473, the Social Engagement and Network Initiatives for Older Relief (SENIOR) Act

3. Support Veterans' Care Choices

4. Tax Reforms to Increase Affordability of Care and Support for Workforce

- H.R. 2036 and S. 925, the Credit for Caring Act to provide a tax credit for the cost of caregiving;
- H.R. 1177 & S. 492, the Improve and Enhance the Work Opportunity Tax Credit Act to provide a tax credit to hire more senior caregivers; and
- Policies to prevent tax penalties if 529 Accounts are used for the cost of long-term care.

5. House 21st Century Long-Term Care Caucus

ASSISTED LIVING: Solution to Our Long-Term Care Challenges

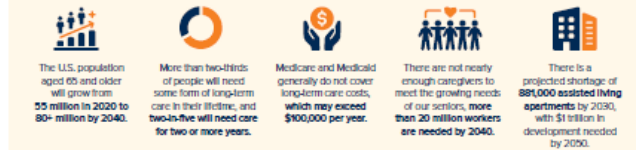


Assisted living is the most cost-effective long-term care setting.

Compared to other long-term care providers, assisted living offers lower costs, improved quality of life, better health outcomes, and produces savings to both Medicaid and Medicare.

The resident-centered coordinated care model promotes social and preventative care, keeps seniors healthier, more active and engaged, lowers levels of hospitalization, and reduces frailty levels. Assisted living communities provide 24-hour care—assisting residents with a multitude of Activities of Daily Living (ADLs), such as bathing, dressing, eating, toileting, and mobility. Nine out of ten assisted living residents report high satisfaction with their care and communities. Allowing senior more choice in long-term care and ensuring access to assisted living care will provide significant savings to both seniors and taxpayer-funded public programs.

The Challenge: Our nation is rapidly aging and is unprepared to meet rising care needs.



The Solution: Increase access/affordability and address workforce needs.

- ✓ **Co-sponsor the Caring for Seniors Act (led by Reps. Fitzpatrick and Trahan)**
Bipartisan legislation to increase access/affordability through: (1) cost-reduction program to allow seniors to choose assisted living, (2) addresses workforce shortages by retargeting existing HHS and DOL workforce training programs.
- ✓ **Co-sponsor Legislation to Promote Senior Socialization**
1. H.R. 1812, the Care Across Generations Act (led by Reps. Strickland and Stoltz), bipartisan legislation to provide grants to long-term care communities to establish an on-site childcare center for purposes of intergenerational activities, or to partner with an existing nearby childcare center.
2. S. 473, the Social Engagement and Network Initiatives for Older Relief (SENIOR) Act (led by Sens. Nick Smith and Tina Smith) to help more seniors stay connected.
- ✓ **Support Veterans' Care Choices**
Encourage the VA Secretary to use existing authority to allow more veterans to choose assisted living for their care needs, expanding on the bipartisan legislation (Elizabeth Dole Act) signed into law in 2023.
- ✓ **Co-sponsor Tax Reforms to Increase Affordability of Care and Support for Workforce**
1. Reintroduce the Credit for Caring Act to provide a tax credit for the cost of caregiving;
2. Support H.R. 1177 & S. 492, the Improve and Enhance the Work Opportunity Tax Credit Act to provide a tax credit to hire more senior caregivers; and
3. Support policies to prevent tax penalties if 529 Accounts are used for the cost of long-term care.
- ✓ **Join the House 21st Century Long-Term Care Caucus**
Bipartisan effort to identify and address long-term care issues and implement solutions to best serve older Americans and all who receive services.

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Legislative Priorities:

Caring for Seniors Act

*Previously the SENIOR Act

H.R. 3000: Reps. Brian Fitzpatrick (R-PA) and Lori Trahan (D-MA)

The legislation would (1) create a cost-reduction program allowing seniors to choose assisted living care instead of costlier skilled nursing facilities that rely on Medicaid, (2) re-target existing HHS and DOL workforce training programs like Job Corps, American Job Centers and others to offer specializations in senior care.

ASSISTED LIVING SOLUTIONS:
Caring for Seniors Act

ARGENTUM
ADVOCATES FOR SENIORS

THE CHALLENGE Americans are not financially prepared for their long-term care needs and there aren't enough caregivers to meet these needs.

THE SOLUTION Caring for Seniors Act

Issue Summary

- The U.S. population is rapidly aging. By 2029, our nation will have more people age 65+ than under the age of 18. The population of those age 85 and older is projected to grow 198% by 2060.
- 70% of Americans over the age of 65 will require some form of long-term care in their lifetime. By 2050, the number of Americans requiring LTC will triple from 8.3 million to 27 million.
- More than 40% of baby boomers do not have any retirement or LTC savings.
- The U.S. spent over \$400 billion on LTC in 2020, nearly 10% of all national health care spending.
- The U.S. Department of Veterans Affairs reports that assisted living could save \$69,101 for every veteran each year who chooses assisted living instead of nursing home care.
- The senior living industry lost approximately 400,000 jobs between 2020 and 2022; the senior care industry will need to fill more than 20.2 million jobs by 2040.

Legislative Solution

The Caring for Seniors Act (led by Reps. Fitzpatrick and Trahan) is bipartisan legislation that would provide programs to increase access and affordability of assisted living and address the industry's workforce development needs, by:

- Helps lower-income seniors receive affordable care in assisted living through cost-reduction program, saving Medicaid money.
- Re-targets existing HHS and DOL workforce training programs like Job Corps, American Job Centers and others to offer specializations in senior care.

10,000 Americans turn 65 each day; the population 85 and older is projected to grow 198% by 2060.

More than 40% of baby boomers do not have any retirement savings.

There are not nearly enough caregivers to meet the needs of our aging population.

WHAT IS ASSISTED LIVING?

Assisted living is a residential long-term care setting for older adults who need assistance with activities of daily living. They are seniors' homes—not institutional facilities.

Care involves managing multiple chronic health issues, supporting physical and mental well-being, and socialization. By offering nutritious restaurant-style dining options, a diverse calendar of social and educational activities, and a committed focus on resident engagement, assisted living plays a critical role in supporting seniors' independence, happiness, and overall health. Assisted living is licensed and regulated in all 50 states and D.C.

ARGENTUM
Advocates for Seniors

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Legislative Priorities:

Care Across Generations Act

H.R. 1812: Reps. Marilyn Strickland (D-WA), Bryan Steil (R-WI)

Legislation would provide grants to long-term care communities to establish an on-site childcare center for the purposes of intergenerational activities, or to partner with an existing nearby childcare center.

SENIOR Act

S. 473: Sens. Rick Scott (R-FL), Tina Smith (D-MN), Raphael Warnock (D-GA)

Legislation adds loneliness to OAA definition of “disease prevention and health promotion services” and establishes studies on importance of socialization and connection for seniors.

ASSISTED LIVING SOLUTIONS: Promote Senior Socialization



THE CHALLENGE Social isolation is impacting mental health across generations; caregiving workforce needs support for family.

THE SOLUTION Care Across Generations Act and SENIOR Act

Issue Summary

- Research shows that intergenerational activities increase the health and well-being of both young and older participants, reduce social isolation, and create cost efficiencies. The concept is also popular—92% of Americans believe intergenerational activities can reduce loneliness across all ages and 85% would prefer care settings that foster intergenerational connections.
- Intergenerational connections are critical to combat the “epidemic of loneliness” as described by former U.S. Surgeon General Dr. Vivek Murthy. The National Institute on Aging estimates that the adverse health effects of loneliness equal that of smoking 15 cigarettes per day, and the National Academy of Sciences found that social isolation contributed to a 50% increased risk of developing dementia and a 59% increased risk of functional decline.
- A significant portion of the senior living workforce are parents with childcare needs; on-site childcare services would help to support these workers.

Legislative Solutions

- H.R. 1812, the **Care Across Generations Act** (led by Reps. Strickland and Steil), is bipartisan legislation that would help foster intergenerational connection through the establishment of a grant program for assisted living and long-term care settings to (1) operate a qualified child care facility within the long-term care facility or contract with a qualified child care facility; (2) coordinate multigenerational activities between the integrated qualified child care facility and long-term care facility; and (3) build a new, or expand an existing, long-term care facility operated by the eligible entity for any of the purposes described in paragraphs (1) or (2).
- S. 473, the **Social Engagement and Network Initiatives for Older Relief (SENIOR) Act** (led by Sens. Rick Scott and Tina Smith) to help more seniors stay connected by (1) adding “loneliness” to the definition of “disease prevention and health promotion services” under the Older Americans Act; (2) directing HHS to report on the impacts of loneliness on seniors and propose solutions; and (3) analyze the relationship between the strength of multigenerational family units, loneliness, and seniors.



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Legislative Priorities:

Tax Reforms

1. Support the **Credit for Caring Act** (H.R. 2036 and S. 925), to provide a tax credit for the cost of caregiving;
2. Support the **Improve and Enhance the Work Opportunity Tax Credit Act** (H.R. 1177 & S. 492), to provide a tax credit to hire more senior caregivers; and
3. Support policies to prevent tax penalties if 529 Accounts are used for the cost of long-term care.

ASSISTED LIVING SOLUTIONS:

Tax Policies to Support our Seniors & Caregivers

THE CHALLENGE Seniors are not saving for their care needs and more must be done to support the caregiving workforce.

THE SOLUTION Support common-sense tax reforms to empower seniors to access care, and to support caregivers in their workforce development.

Issue Summary

- Many Americans financially support the long-term care expenses of their loved ones, paying an average of \$7,000 per year in out-of-pocket expenses.
- Many Americans are not financially prepared for their own long-term care needs; more than 40% of baby boomers do not have any retirement or LTC savings.
- Argentum's Workforce Projections for Senior Care (released March 2023), shows a current shortage of more than 400,000 workers in long-term care that is projected to grow to more than 20 million workers by 2040. Workers are needed across a wide variety of sectors and skill levels.
- The Work Opportunity Tax Credit (WOTC), a federal program to help disadvantaged individuals secure employment, has not been updated since its creation in 1996.
- Many Americans have leftover savings in 529 plans. The SECURE 2.0 Act, signed into law in 2022, allows 529 funds to be converted from educational savings into retirement savings tax-free. Additional flexibility should be made to allow unused 529 savings to be used to cover long-term care expenses without incurring taxes or penalties.

Legislative Solutions

1. Reintroduce the Credit for Caring Act to provide a tax credit for the cost of caregiving;
2. Support H.R. 1177 & S. 492, the Improve and Enhance the Work Opportunity Tax Credit Act to provide a tax credit to hire more senior caregivers; and
3. Support policies to prevent tax penalties if 529 Accounts are used for the cost of long-term care.



Americans are not financially prepared for their long-term care needs and there are not nearly enough caregivers.



Tax reforms can help more Americans save for their care needs.



Reforms are needed to update workforce development tax credits.

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Legislative Priorities:

Veterans Assisted Living Pilot Program



Send a letter to VA Secretary Doug Collins

Use existing authority to expand opportunities for veterans to choose assisted living, building off the pilot program signed into law in January 2025.

ASSISTED LIVING SOLUTIONS:
Expand Veterans Care Options

THE CHALLENGE Many Veterans do not have a choice in their long-term care.

THE SOLUTION The VA should use existing authority to promote cost-effective care options for veterans.

Issue Summary

- Our veteran population is aging rapidly, and their care needs are growing.
 - Roughly half of the 9 million veterans currently enrolled in veterans' health care programs are 85 or older.
 - The number of veterans aged 85 and older receiving care from VA health services is expected to grow approximately 535 percent over the next 20 years.
 - The VA predicts that approximately 80 percent of veterans will develop the need for long-term services.
- The VA is restricted from covering "room and board fees" at assisted living communities, which precludes veterans from utilizing this long-term care option. Many veterans eligible for nursing home care may not need skilled nursing or other institutional settings and may prefer a more home-like setting that promotes independence such as assisted living when appropriate.
- Current veterans benefit, Aid and Attendance, is difficult to access due to a burdensome application process and restrictions.
- The VA reported to Congress that it could save \$69,001 per veteran per year, for veterans who choose assisted living instead of nursing care (\$51,600 to \$120,701).

Policy Solution

The Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act, signed into law in January 2025, establishes a three-year pilot program to furnish assisted living services to certain veterans.

The VA should expand upon this program and allow all veterans to choose assisted living for their long-term care needs, and simplify the Aid and Attendance program.

ACTION: Send a letter to the VA asking to expand access of assisted living to all veterans, giving them a choice in their care and saving federal funding.

The Veteran population is rapidly aging, with those needing care increasing 535% in 20 years.

The VA is restricted in paying for assisted living care.

The VA could save nearly \$70,000 per year for every Veteran who chooses assisted living.

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Issue Advocacy: Veterans



On June 4, Argentum met with the chief of staff of the U.S. Department of Veterans Affairs (VA) to discuss ways to increase access to assisted living for veterans. The VA reiterated that this is in line with the administration's priorities and they will review their administrative abilities per our requests.

JIM BANKS
SENATOR

United States Senate
WASHINGTON, DC 20510

June 11, 2025

The Honorable Doug Collins
Secretary
U.S. Department of Veterans Affairs
810 Vermont Avenue NW
Washington, DC 20420

Dear Secretary Collins:

As you know, more than half of the U.S. veteran population is over age 60. According to VA, the fastest growing segment of the veteran population is those over the age of 85, and the number of veterans requiring long-term care is projected to increase from 61,000 to 387,000, a nearly 535% increase, over the next 20 years. As a result, VA estimated in its fiscal year 2021 budget justification that the cost to provide long-term care will double by 2037.

As you work to address the needs of our nation's rapidly aging veteran population, I encourage you to consider two policy changes that can offer veterans greater choice in long-term care while saving taxpayer dollars.

First, please consider accelerating and expanding the assisted living pilot program associated with the *Expanding Veterans' Options for Long Term Care Act*.¹ In its 2021 report to Congress on long-term care projections, VA identified potential savings of nearly \$70,000 annually if veterans were allowed to choose assisted living, when appropriate, instead of being forced into a skilled nursing facility.² However, VA has not yet implemented this recommendation.

Second, please examine how the Aid and Attendance Program could be implemented more effectively. This benefit provides veterans with care, in their homes or non-institutional settings, to help keep them independent and healthy for as long as possible. However, many veterans are discouraged from applying for Aid and Attendance because they find the application process to be confusing and burdensome. Other veterans have simply never heard of it. As a result, far too many veterans deplete their assets and are forced into institutional care, which is far more expensive to VA or Medicaid. In the 2021 report to Congress on long-term care projections, VA

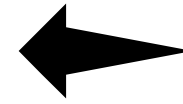
¹ This legislation was included in the Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act, P. L. 118-210.
² The report calculated the average cost of assisted living at approximately \$51,600 versus \$120,701 for skilled nursing.

found that at least 5 percent of veterans in skilled nursing facilities do not need to be there because they do not need daily skilled nursing and do not have cognitive or behavioral difficulties.

VA's own findings suggest that accelerating and expanding the assisted living pilot program and making the Aid and Attendance Program easier to access could substantially reduce long-term care costs by providing veterans with the appropriate level of care. It seems feasible that VA could give veterans more choice and save taxpayer dollars as a result. Thank you for considering these suggestions.

Sincerely,


Jim Banks
U.S. Senator for Indiana



On June 11, U.S. Senator Jim Banks (R-IN) sent a letter to VA Secretary Doug Collins to promote action on the Elizabeth Dole Act's assisted living pilot program and the Aid and Attendance program.

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Issue Advocacy: OAA Reintroduction

Older Americans Act Reauthorization

S. 2120: Senate HELP Chair Bill Cassidy and Ranking Member Bernie Sanders, Aging Chair Rick Scott and Ranking Member Kirsten Gillibrand, Appropriations Chair Susan Collins, and Senators Tim Kaine, Markwayne Mullin, Ed Markey, Lisa Murkowski, and Ben Ray Lujan

The reauthorization includes elements to address social isolation and loneliness, including language from the SENIOR Act and the Care Across Generations Act.

First enacted in 1965 and last reauthorized in 2020, the OAA serves more than 10 million Americans each year through supportive services, congregate nutrition services, home-delivered nutrition services, family caregiver support, the long-term care ombudsman program, and services to prevent the abuse, neglect, and exploitation of older persons. The reauthorization would extend OAA programs through fiscal year 2030.

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LTC Pharmacy Threat

Starting in January 2026, some brand-name drug reimbursements will be subject to “negotiated” or “maximum fair” prices, in compliance with rules issued from the Inflation Reduction Act’s Medicare Part D drug negotiation program. The drop in reimbursement for brand names threatens the financial stability of long-term care pharmacies, which would then threaten access for seniors who rely on these pharmacies as a result of facility closures especially in rural or underserved areas, and reduced services such as emergency delivery and consultant pharmacist services.

Legislative Solution: **H.R. 5031, the Preserving Patient Access to Long-Term Care Pharmacies Act** would establish a temporary “supply fee” that LTC pharmacies would receive for each prescription of part D drugs that are under the negotiated price regime during 2026 and 2027 (set at \$30 per prescription in 2026 and indexed to inflation).

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New Argentum Supported Bills

S. 2762, the Supporting Our Seniors Act, would establish a National Advisory Commission on long-term care services for seniors and individuals in need of support for activities of daily living; now includes a representative from senior housing on the commission.

S. 2699, the Geriatrics Workforce Improvement Act, provides \$48.2 million annually for five years to reauthorize the Geriatrics Workforce Enhancement Program (GWEP) and Geriatrics Academic Career Awards (GACA) before they expire at the end of the fiscal year.

H.R. 138 & S. 1565, the Lowering Costs for Caregivers Act, to allow health savings accounts and flexible spending accounts to be used by adult children on medical expenses for their parents.

H.R. 4393, the Dignity for Immigrants while Guarding our Nation to Ignite and Deliver the American Dream Act of 2025, to secure the border, strengthen enforcement, provide a path to earn legal status for long-term undocumented immigrants living in the United States, and require employers nationwide to use E-verify.

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Administration Advocacy

Veterans Affairs: Promoting quick implementation of the pilot program (part of Elizabeth Dole Act) and other administrative flexibility

Housing: Continued discussions with HUD on Section 232 programs and other flexibility to increase access to housing.

HHS/CMS: Promoting increased flexibility of 1915 waivers by not requiring institutional levels of care (part of OBBBA)

Homeland Security: Encouraging agency to Allow workers impacted by CHNV to continue working with valid work authorization

Take Action



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Community Tours

- Tutorial on how to invite a lawmaker
- Sample invitations
- Suggested tour/visit structure
- Event preparation
- How to make an “ask” and guidance for following up
- How to get started (and who to work with)



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AHEAD

INSIGHT, POLICY AND NEWS YOU NEED TO STAY AHEAD

BY  ARGENTUM

December 18, 2023

Argentum Advocates Monthly Policy Briefing

Join us on Wednesday, December 20 at 2:00 pm ET for the Argentum Advocates monthly policy briefing. Argentum Advocates are invited to these exclusive sessions to hear directly from Argentum's federal lobbyists on our current federal and state public policy efforts. [Register Now](#).



NATIONAL NEWS

Argentum Responds to Washington Post Series on Assisted Living

On Sunday, the *Washington Post* published a series of articles on assisted living:

- ["Dozens of Assisted-Living Residents Died After Wandering Away Unnoticed"](#)
- ["Senior Homes Left Dangerously Understaffed Amid Assisted-Living Boom"](#)
- ["Facilities Where Seniors Died After Walking Away or Being Left Unattended"](#)
- ["How Your State Regulates Assisted-Living Facilities"](#)
- ["Questions to Ask Before Choosing an Assisted Living Facility"](#)

We have anticipated the publication of these articles and have been working directly with the reporters and editors to raise significant concerns with their reporting prior to their publication. Despite our repeated requests, they refused to share their data or methodology, which we strongly believe to be flawed, and believe that the reporters did not do adequate due diligence in understanding the issues they raised. Argentum released a statement to the *Washington Post* in advance of the articles' publication, which reads in full:



[Argentum-Led Bill Introduced to Promote Socialization and Caregiver Retention](#)

By Argentum, December 15, 2023 at 10:04 AM

Argentum is thrilled to share that yesterday, U.S. Representatives Marilyn Strickland (D-WA), Bryan Steil (R-WI), and Ann McLane Kuster (D-NH) introduced [H.R. 6835](#), the Care Across Generations Act. This Argentum-led bill would help more seniors and children interact with one another, providing health and well-being benefits and addressing the epidemic of loneliness facing our nation, while also potentially helping reduce workforce shortages by improving caregiver retention.

Argentum worked directly with the Congressional offices to draft the legislative language of the Care Across Generations Act. The bill would establish grants for long-term care communities to operate a child care facility within their community, coordinate multigenerational activities, or develop or expand new or existing facilities for the specific purpose of fostering intergenerational connections.

[Read more »](#)

Argentum is the leading national association representing 75 percent of professionally managed assisted living, independent living, memory care, and continuing care retirement communities. These communities offer choice, dignity, security, and comfort in the final years of life to nearly two million vulnerable seniors.



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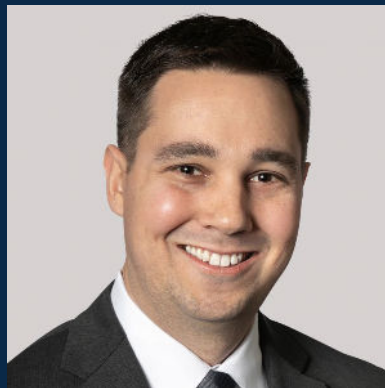
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