

**LPC Weekly Recap** Friday, October 17 2025

## **UPCOMING MEMBER NETWORK MEETINGS & EVENTS:**

- 10/28/25: Nursing Home Monthly, 2:00 PM ET
- 10/30/25: LPC Monthly Meeting, 2:00 PM ET

You're Invited! Annual Meeting LeadingAge Policy Pulse Joint Network Reception. Monday, November 3, 5:45 -7 p.m. ET, at the Westin Seaport Hotel in Boston. Please RSVP here. If you will be joining us for LeadingAge's 2025 Annual Meeting & Expo in Boston this year, we would love to see you in person at our policy reception. This is a chance to meet your network colleagues in person and celebrate our shared advocacy work this year. This is a reception for all of LeadingAge's policy networks – Nursing home, Affordable Housing, Continuing Care at Home, Home and Community-Based Services, Home Health, Hospice, Managed Care, Assisted Living and Workforce. Please stop by!

JUST LAUNCHED! LPC Guide to Bankruptcy Protections in Statute. The third installment of the CCRC State Statutory Comparative Guide is now LIVE on the Hub! This comprehensive review and analysis of states' statutes that govern LPCs/ CCRCs dives deeply into state laws that concern bankruptcy protections. This great resource is available FREE to all LeadingAge members and business partners. For any questions or more dialogue, reach out to Dee at dpekruhn@leadingage.org.

Webinar Series: Lessons Learned from LPC Bankruptcies. Join LeadingAge, Ziegler, and other expert partners, members, and firms in a deeply engaging and probative review of the few, but notable LPC bankruptcies that have roiled field in recent years. In three informative and thoughtful sessions, three expert panels facilitated by Dee Pekruhn will categorically discuss three LPC bankruptcy scenarios: bankruptcies that have resolved successfully, those LPCs have repeatedly filed for bankruptcy and the devastating impact of this, and those bankruptcies that have resolved but could have seen a better outcome. You can read about the series, and sign up for it on the Learning Hub. For questions or more information, contact Dee at dpekruhn@leadingage.org.

Office of Inspector General October Updates to Work Plan Target Medicaid. The Department of Human Services Office of Inspector General (OIG) released October updates to its work plan, including multiple items intended to find possible savings in state Medicaid programs. The OIG self-describes the work plan's utility to, "...set[s] forth various projects including OIG audits and evaluations that are underway or planned to be addressed during the fiscal year and beyond by OIG's Office of Audit Services and Office of Evaluation and Inspections." October updates include attention to Medical Loss Ratio (MLR) utilization in state Medicaid managed care contracts, concerns with fraud and waste in non-emergency medical transportation (NEMT), and review of state use of screening for behavioral health needs among new adult Medicaid managed care enrollees. Ongoing scrutiny on state Medicaid programs has potential to cost states federal Medicaid funding. OIG audits or targeted reviews could find payment for disallowable services or lead to policy changes that require states to amend their programs to be more restrictive. Attention to NEMT could cause additional barriers to accessing an already challenging service to coordinate and access. The work plan indicates that the OIG has concern with fraudulent, wasteful, or abusive use of NEMT. Both nursing home residents and individuals in community-based settings use NEMT to travel to medical appointments. Recommendations put forth from the OIGs review could impose additional burdens on

scheduling and accessing NEMT for all individuals and their providers of long-term services and supports. With regard to attention to MLR, states have latitude to administer their managed care programs and can decide whether they wish to hold managed care plans to an 85% MLR. The OIG is seeking to better understand savings based on states that do not use this standard and states that do not require MCOs to remit differential payments when their MLR is less than 85%. This is not anticipated to have a direct effect on providers or enrollees, though could lead to states amending MCO contracts. LeadingAge will continue to monitor the work of OIG and provide updates when relevant.

LeadingAge Advocates for Revisions to Enforcement. LeadingAge sent a letter to the Centers for Medicare & Medicaid Services (CMS) on October 15 advocating for a change to enforcement policies enacted during the government shutdown. With survey and certification activities severely limited for all provider types, LeadingAge has heard concerns from members related to the suspension of revisit surveys and the impact on enforcement remedies. LeadingAge has recommended that CMS temporarily revise policies related to denials of payment for new admissions to prevent access issues to post-acute and long-term care services during this period. Read the letter here.

Government Shutdown Disrupts Bureau of Labor Statistics Jobs Reporting. The ongoing federal government shutdown has disrupted the Bureau of Labor Statistics' (BLS) ability to deliver its monthly jobs report. The September report, originally scheduled for release on Friday, October 3, was not published due to the shutdown. More concerning, the development of the October report is now in jeopardy, as the critical data collection period—typically the week including the 12th of the month—is currently underway without the necessary staffing. While the Department of Labor (DOL) has recalled staff to produce the Consumer Price Index (CPI), it has not yet done so for the jobs report. This raises questions about prioritization and the feasibility of restoring BLS operations in time to gather October's data. The BLS monthly jobs report is a cornerstone of economic insight, informing decisions by policymakers, industry leaders, and employers and shaping market expectations about overall economic health. In the absence of the September BLS report, consumers of this data have turned to alternative sources such as the ADP National Employment Report. According to ADP, private employers shed 32,000 jobs in September. However, the health care sector stood out as a bright spot, adding 33,000 positions and underscoring the resilience of demand for care amid broader employment declines across many industries.

New LeadingAge Resource, "Medicare Open Enrollment 2026: What You Need to Know." The annual Medicare Open Enrollment period begins October 15 and ends December 7. It is the time of year when Medicare eligible beneficiaries make decisions about how to receive their Medicare benefits, including selecting a Medicare Advantage (MA) plan. As in years past, we've compiled an updated resource to help members educate their staff, residents, clients and their caregivers about this process and beneficiaries' options. This resource can help LeadingAge members connect those they serve with unbiased resources to evaluate their options, help their staff answer questions from and share unbiased resources with the older adults and their families. It also offers some ideas about questions a beneficiary should ask in evaluating their options, and outlines which actions they must take during open enrollment (e.g., Part D coverage). We also explain the ways providers can assist beneficiaries under MA regulations, including sharing which MA plans they contract with and their merits. This year, this information is even more important as millions of Medicare beneficiaries enrolled in MA plans have received notices that their current plan will no longer be offered in 2026. This means they must make a new choice - return to traditional Medicare fee-for-service or enroll in a new plan. For this special group of individuals who are losing their coverage, if they return to Medicare FFS, they will also be eligible for certain guaranteed issue Medicare Supplemental Insurance plan coverage (sometimes called Medigap) for their Medicare cost sharing. Guaranteed issue means the plans

cannot deny the person coverage or charge higher premiums if the person has a pre-existing condition, but this is a limited opportunity. Check out this year's Medicare Open Enrollment <u>resource</u>.

Webinar Replay Now Live on the Hub. The recording of the October 7 webinar Navigating the 2025 CMS Surveyor Guidance is now available on the LeadingAge Learning Hub. Members who attended the webinar can access the recording on their Dashboards. Missed the webinar the first time around? Don't fret – you can purchase the recording! Don't miss your chance to access this highly rated webinar that breaks down all the latest updates from Appendix PP and shares real-world examples of how surveyors are applying the new guidance. Check it out here.