



Personal Care Services for Older Adults and People with Disabilities

Medi-Cal Pays for These Services, Yet Many Struggle to Access Them

What are personal care services?

Personal care services are essential for older adults and people with disabilities who need assistance with daily activities — like dressing, eating, and house cleaning — to live with dignity and age in their communities rather than in institutional settings such as nursing facilities.

In California, Medi-Cal pays for personal care services through several programs, the largest of which, In-Home Supportive Services (IHSS), provides care to over 700,000 people with disabilities of all ages. IHSS relies on a consumer-directed model in which participants must manage their own care independently, including hiring and supervising their providers.

Who has trouble accessing these services and why?

A [2024 Justice in Aging](#) study finds personal care services are largely inaccessible to people who cannot manage their own care, particularly if they do not have family or community support. This leaves many at risk of injury, prolonged homelessness, hospitalization, and unnecessary institutionalization.

Their primary challenges include difficulty navigating complex program applications and administrative processes, hiring and managing care providers, and ensuring the quality of the services they receive.

Californians Who Struggle the Most to Access Personal Care Services

Gaps in care disproportionately harm those:

- ▶ Living with cognitive and decisionmaking impairments
- ▶ With limited English proficiency
- ▶ Living in rural communities
- ▶ Experiencing homelessness or at risk of homelessness
- ▶ Facing discrimination
- ▶ Leaving incarceration

Looking Ahead: What can policymakers do to improve access to personal care services for older adults and people with disabilities?

The Justice in Aging study highlights several opportunities for personal care services programs to more effectively serve people who can — and cannot — personally direct their care.

- 1. Promote additional modes of care.** Expand how personal care services are offered by helping counties contract with home care agencies to act as the employer of IHSS providers for certain clients, relieving those individuals from having to hire their own providers.
- 2. Expand service availability.** Increase access to waiver programs for people with the highest care needs by removing enrollment caps and geographic limits, making these services more widely available.
- 3. Reduce administrative barriers.** Review and improve IHSS and other program rules to enable enrollment in these programs and improve access to personal care services.
- 4. Fill care gaps through CalAIM.** Improve the availability of personal care services through Medi-Cal managed care programs, including Community Supports.
- 5. Replicate promising county practices.** Adopt innovative practices like training, case management, and peer support to facilitate access to client-driven services.