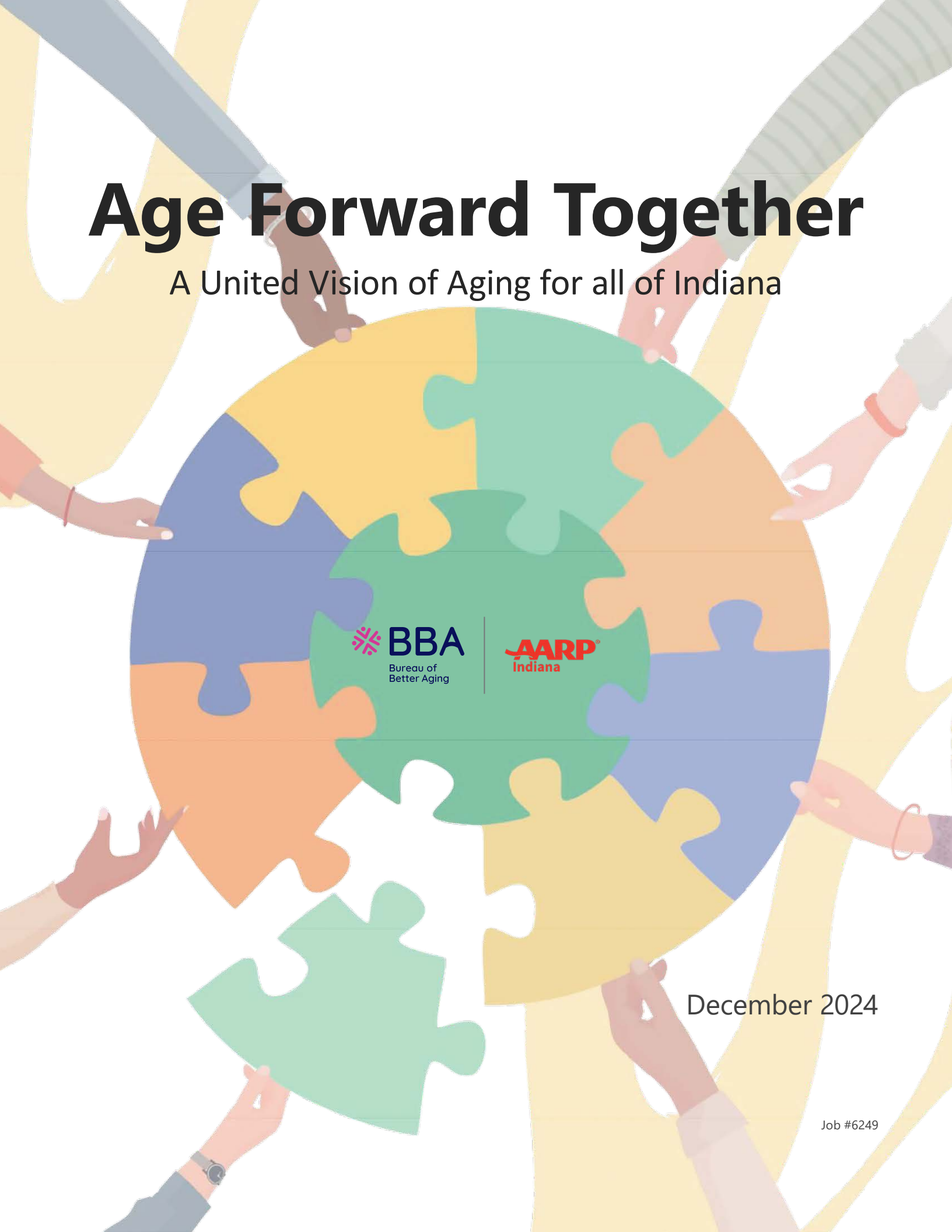
Age Forward Together

A United Vision of Aging for all of Indiana



December 2024

Job #6249

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Key Definitions

Term	Definition
Accessibility	Availability, appropriateness usability of an item, program, or service regardless of a person's mental or physical circumstances. (Indiana University)
Activities of Daily Living (ADLs)	Skills required to independently care for oneself, such as eating, bathing, and mobility. (HHS)
Agefriendly	Environments (such as in the home or community) that are free from physical and social barriers and supported by policies, systems, services, products, and technologies that enable individuals to continue to do the things they value. (World Health Organization)
Area Agency on Aging (AAA)	Public or private nonprofit agency, designated by the state to address the needs and concerns of all older persons at the regional and local levels. "Area Agency on Aging" is a generic term—specific names of local AAAs may vary. AAAs are primarily responsible for a geographic area, also known as a PSA. (IN FSSA)
Continuum of Care	Encompasses the changing of healthcare needs throughout an individual's life or focuses on a particular health condition. The term commonly describes healthcare that follows individuals over a period of time – from preventive care to treatment for medical concerns, rehabilitation, and maintenance. (Regis College)
EndOfLife Care (EOL)	Physical, mental, medical, and emotional services provided around the time of death for both the dying individual and their loved ones. This includes hospice care (comfort care when no longer has therapeutic options) as well as palliative care (general comfort care for those with severe illness or disability). These services can be provided by medical practitioners, caregivers, or endoflife doulas, providers of companionship and guidance for those facing death. (National Institute on Aging, National Institute on Aging, International EndOfLife Doula Association)

Term	Definition
Family Caregiver	Unpaid individual who provides for the physical, emotional, and social needs of another individual who may be unable to fully provide for themselves. They are often a friend or family member of the person in need, are not formally trained, and are providing care in addition to other responsibilities such as a fulltime job, childcare, etc. (IN.gov)
Health Disparities	Inequitable differences in health that can lead to higher rates of disease, disability, and death for certain groups of people. They are linked to social, political, economic, and environmental factors, such as poverty, environmental threats, and inadequate access to healthcare. (CDC)
Homeand CommunityBased Services (HCBS)	Medical and personal services and supports that help individuals with functional limitations complete daily activities they otherwise could not. These services are intended to let people stay in their homes rather than in institutions or medical facilities. (Centers for Medicare & Medicaid Services)
Infrastructure	Network of systems, policies, and surrounding environments necessary to maintain the normal expected functions of daily life for all members of a community or society. These can include physical networks like highways, connecting bridges and tunnels, railways, utilities, broadband, and housing as well as nonphysical networks like laws, statutes, administrative code, and public and private operating policies. (US Department of Homeland Security)
Instrumental Activities of Daily Living (IADLs)	Complex set of skills required for a person to live independently including financial management, planning and preparing meals, using the phone, and grocery shopping. (National Library of Medicine)
Livability	Extent to which a community offers diverse features that appeal to people of all ages, incomes, and abilities. This is determined based on seven categories: housing, neighborhood safety, transportation, environment, health, community engagement, and opportunity. (AARP)

Term	Definition
Long Term Services and Supports (LTSS)	Variety of supports provided through formal institutions or informal homeand communitybased service programs that help individuals with chronic illnesses or disabilities perform activities of daily living in a variety of living situations. (Centers for Medicare & Medicaid Services) *May also be referred to as longterm care (LTC).*
Personcentered Planning	Process and written plan that arranges living services and supports based on an individual's strengths, goals, needs, and preferences. (Administration for Community Living)
Professional Caregiver	Paid individual who provides for the physical, emotional, and social needs of another individual who may be unable to provide for themselves. Caregiving is often their fulltime job, and they may be formally or academically trained in the practice. (IN.gov)
Specialty Care Programs	Health care services that focus on specific areas of medicine or conditions and are provided by medical specialists with advanced training and expertise. Providers of specialty care include doctors, nurse practitioners, and physical therapists and address both chronic and sudden conditions. (Centers for Medicare & Medicaid Services)
Quality of Life	Perception of an individual's position in life and wellbeing determined by that individual, their community, or a medical professional. Often considered in the context of their value systems, their goals, expectations, and standards. (World Health Organization)

A Message from the Governor and the Secretary

Dear Fellow Hoosiers,

We've set out on an ambitious journey to create a state where every resident, no matter their age, has access to opportunities. Right now, 2.1 million of our neighbors are aged 55 and over and this number is expected to grow significantly over the next 20 years. Older Hoosiers are a big part of what makes our state vibrant and it's important to make sure they have the chance to choose how and where they age.

To make the most of our state's potential, we need to take bold and specific actions to support older adults in Indiana. Since the early days of our work together, we've focused on the health, wealth and wellbeing of our older residents. Our commitment to you is built on what we like to call "The Indiana Model." This model guides all the work we do together to create lasting, generational change, building on the foundation laid by Hoosiers for decades. The Indiana Model takes giant leaps and focuses on collaboration across all sectors and across all levels of government. It's guided by the belief that all Hoosiers are a part of our collective future, from Indy to every corner of our state.

This philosophy is the backbone of our newest initiative, Age Forward Together. The Age Forward Together Strategic Plan is not just a plan, but a big leap toward making sure Indiana is creating meaningful, lasting and intergenerational change for our aging populations. This 10-year, multi-sector roadmap sets clear goals to support aging Hoosiers, from access to basic needs to creating opportunities for older adults to get and stay involved in their communities.

We're one of the first states to adopt this kind of plan, showing our commitment to supporting our population throughout their lives. Age Forward Together outlines four bold goals to transform Indiana into a model for age-friendly living. These goals include fostering age-friendly communities, reducing barriers to care, supporting every Hoosier's journey and changing how we all think about aging. Each goal has specific objectives and measurable outcomes to make sure we're making real progress over the next decade.

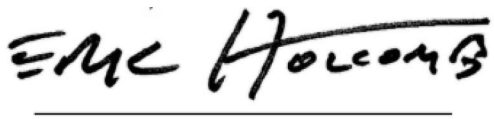
The strength of our plan comes from the many stakeholders from all over our state who helped develop it. From state agencies to local governments, academic partners to service providers, community organizations to private sector partners and, most importantly, the voices of older Hoosiers themselves, this plan shows the power of working together and meaningful engagement.

While Age Forward Together is our state's latest step in supporting older residents, it's not our first. We have worked tirelessly to improve services and resources for older adults, through efforts led by the Family and Social Services Administration (FSSA). We've expanded access to home and community-based services, enhanced support for caregivers and launched innovative programs to address the needs of those living with dementia.

Our experience during the COVID-19 pandemic taught us a lot about the importance of being prepared and ensuring access and equity for older adults. We've learned from these experiences that building a system of long-term services and supports is key to allowing all Hoosiers to age in their communities, on their terms. To keep th is work going and ensure this plan's vision becomes a reality, the FSSA Division of Aging will lead the implementation of Age Forward Together, coordinating efforts across all sectors.

Age Forward Together is a crucial part of Indiana's role in the future economy, creating an environment where all Hoosiers can live longer, healthier and more prosperous lives.

In service,



Eric J. Holcomb

51st Governor of the State of Indiana

Daniel E. Rusyniak, MD

Secretary of Indiana Family and Social Services Administration

A Message From AARP

Hello, Hoosiers!

AARP Indiana is proud to collaborate with the Governor's Office and the Division on Aging to create the state's first multi-sector plan on aging (MPA), *Age Forward Together*. This 10-year plan addresses the need for high-level, cross-sector, data-driven planning that will prepare all levels of leadership to meet the needs of older adults, people with disabilities and family caregivers throughout Indiana.

For the first time in the U.S., the 65-plus population is projected to outnumber the under 18 age group. In Indiana alone, the 65-plus population is expected to reach 1.4 million people, roughly 20% of the State's total population, by the year 2030. At AARP Indiana, we strive to empower people to choose how they live as they age. Throughout the development of Age Forward Together, AARP Indiana was heavily engaged, elevating the issues of older Hoosiers and their families by providing AARP's unique insights and understanding of this population.

The four main goals of *Age Forward Together,* 1) fostering age-friendly communities, 2) reducing barriers to person-centered care, 3) supporting every individual's journey through training and employment opportunities and 4) reframing aging to change how everyone thinks about aging, all closely align with the mission of AARP Indiana. We hope Age Forward Together will complement and elevate the work we are already doing to make Indiana more inclusive and livable for older Hoosiers and their families.

We are grateful for this opportunity to work alongside leaders in the State of Indiana to create this critical, comprehensive plan and are proud to join more than 20 other U.S. states working to integrate MPAs.

Over the next decade, AARP Indiana looks forward to our engagement with key stakeholders and community partners in the aging space to ensure the needs of older Hoosiers are met. We look forward to seeing how we can positively *Age Forward Together!*

Sincerely,

Sarah Waddle
AARP Indiana State Director

Key Partners

For a full description of the MPA development methodology and list of contributors, see Appendix.

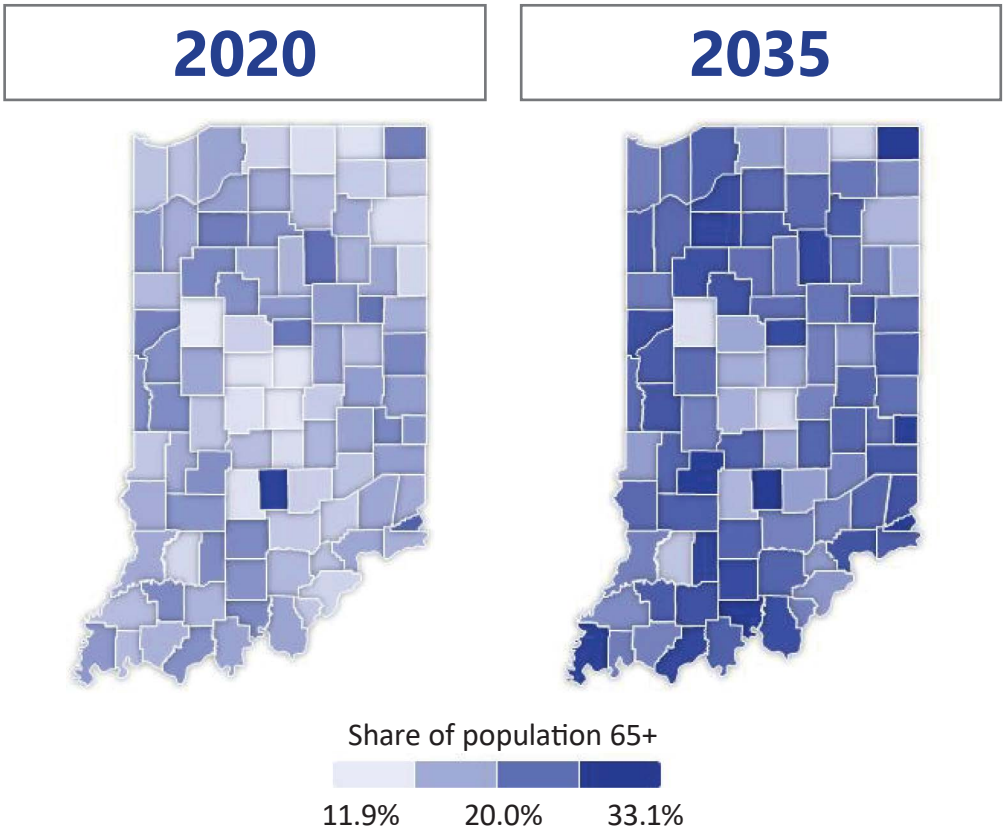
Executive Summary

Age Forward Together is Indiana's Multisector Plan for Aging (MPA), which presents a comprehensive strategy to improving the lives of Indiana's aging Hoosiers as we approach a rapid increase in the number of older adults in the state. Developed with extensive stakeholder input from private, nonprofit and public sectors, this strategic plan is designed to address the diverse needs of Hoosiers as they age, ensuring they have improved access to re sources and opportunities to engage meaningfully in their communities. It lays out a ten-year roadmap aimed at helping our state transform its infrastructure and improve coordination of services for the growing number of Hoosiers aged 55 and over as well as their caregivers, regardless of living situation or ability level.

Indiana is home to ~ two million Hoosiers aged 55 and over. There will be a meaningful increase in the number of older adults in the coming years. In particular, the number of adults aged 65 and over will increase by 26% by 2035. Additionally, the number of Hoosiers aged 70 and over is expected to increase by 41%. It is critical for Indiana to build upon its health, social and economic infrastructure to embrace these essential members of our community as they continue to age in our ecosystem.

As Hoosiers grow older, many do and will face challenges across multiple domains, including health care, nutrition, mobility, access to age-friendly environments, recreation and social engagement. Our plan proposes potential solutions to these challenges using a four-tiered structure: Key Goals, Pillars, Objectives and Initiatives. In pursuit of these key goals, our plan also outlines metrics to measure progress and impact over the next 10 years and beyond.

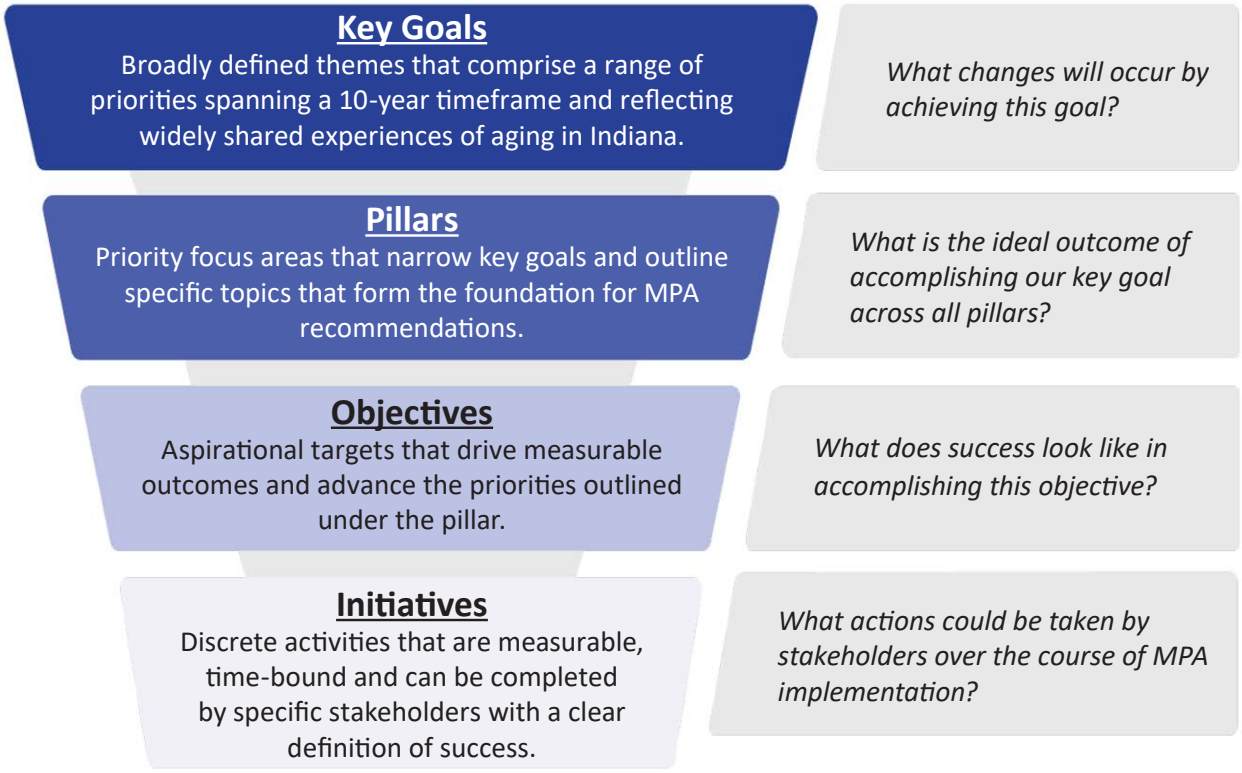
Figure 1: By 2035, all of Indiana's 92 counties anticipate growth in the share of residents aged 65+. The top five counties alone will account for 40% of the state's total growth, equaling over 118,000 additional adults 65+.



County	Growth in population 65+
Hamilton	37,194
Marion	30,179
Lake	20,787
Allen	16,333
Hendricks	14,083

Source: U.S. Census

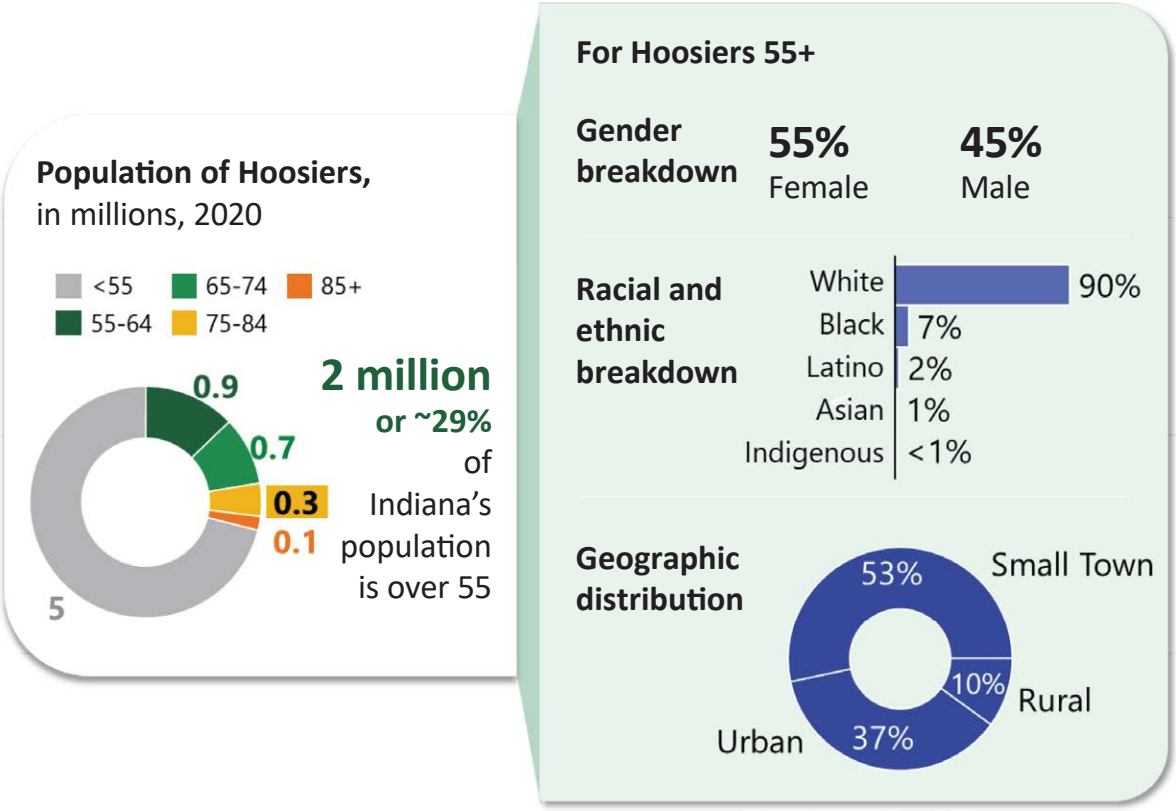
Figure 2: Forward Together MPA document structure



Age Forward Together identifies four Key Goals aimed at empowering older adults to age well:

1. Age-Friendly Communities
2. Reduce Barriers
3. Each Journey Supported
4. Reframe Aging

Figure 3: Demographic characteristics of older Hoosiers



Sources: U.S. Census, USDA Rural-Urban Commuting Area Codes

Age-Friendly Communities

Indiana has already begun to pave the way towards creating more age-friendly communities that can benefit Hoosiers of all ages.

Goal: Build and sustain age-friendly state and local communities that empower all Hoosiers to work, live, play and participate.

As older Hoosiers are responsible for ~40% of the state's economic output through consumption, employment and unpaid work while accounting for only 35% of the population, it is important to ensure that older Hoosiers are taken into consideration when designing the policy and physical infrastructure of the state. This will involve strategic partnerships and innovative policies for the economic and social inclusion of older adults.

These solutions should not only be aimed at the economic supports older Hoosiers may need, but also promoting a more accessible built environment. Pillars in pursuit of this goal include:

Economic opportunity: Cultivating financial opportunities for Hoosiers at all stages of life, including the development of age-friendly workplaces and increased access to economic resources. This could include improving financial literacy, implementing tax incentives and promoting workplace policies that support working older Hoosiers.

Livability factors: Supporting age-friendly communities through age-inclusive infrastructure including more accessible housing, public transportation and high-speed internet. This could include initiatives that promote livability, improve public transportation and implement age-friendly accessibility features in commercial and community spaces.

Reduce Barriers

There is opportunity to create an Indiana where older adults can thrive and age well by reducing barriers to care services, information access and other supports.

Goal: Improve sustainable access to and awareness of available services and supports that help all Hoosiers age well.

As approximately one-third of older Hoosiers are reporting challenges in accessing health care and other foundational needs, it is vital that the state make strides towards minimizing the barriers that stand between older adults and aging well. To do so may require evolving systems to increase focus on older adults' unique situations, developing resources to support aging in preferred settings and improving the quality and availability of health care services.

Pillars in pursuit of this goal include:

> **Access to information and health networks across the aging spectrum:** Improving access to care, physical and behavioral supports and chronic disease prevention. This could include initiatives such as creating informational campaigns, expanding eligibility criteria and improving outreach to individuals who are "near dual" eligible.

- **Community supports for aging:** Enabling Hoosiers to age in their communities through affordable housing, nutritious food, legal services and supports for family caregivers. This could include initiatives that assist older Hoosiers in finding accessibility supports and financial supports for caregivers.

- **Support for provider ecosystem for older adult care:** Addressing health care workforce shortages and improving care and health care infrastructure across the state. This could include initiatives about recruiting and training of care providers and promoting improved data-sharing across the care ecosystem.

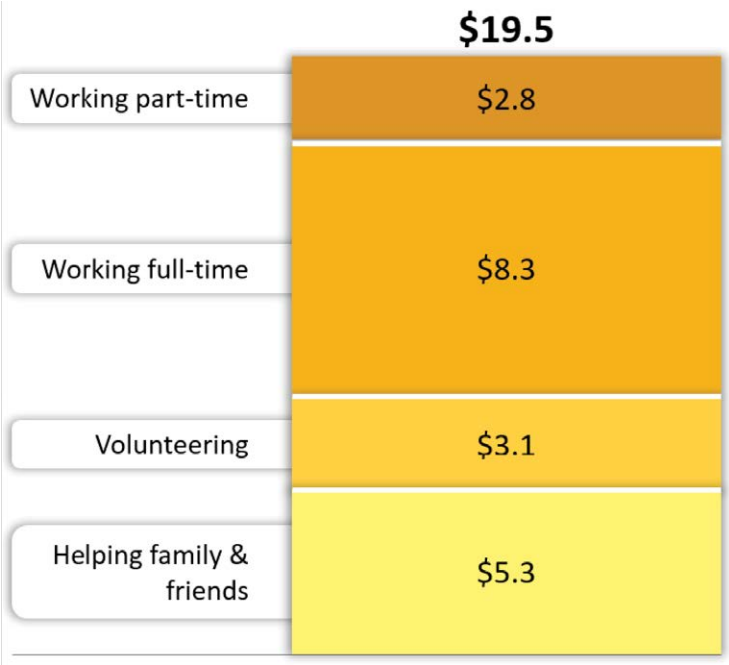
Each Journey Supported

Encouraging the societal participation of older Hoosiers is essential to creating a stronger environment that empowers older adults and enables communities to benefit.

Goal: Support increased opportunities for older Hoosiers to access training, employment and civic engagement through partnerships within the community.

Indiana can empower older Hoosiers to age well through encouraging their meaningful participation economically, civically and socially. Older Hoosiers contribute $19.5 billion every year to the economy of Indiana through paid and unpaid work—thoughtful approaches from employers and communities can ensure that they can continue to engage as they age. Civically and socially, there are also many levers that can be pulled to better engage older Hoosiers, such as through volunteerism, intergenerational connection and broad options to promote personal fulfillment.

Figure 4: Primary economic contributions of older Hoosiers, $ in billions



Sources: CASOA

Pillars in pursuit of this goal include:

> **Workforce support:** Ensuring older Hoosiers have access to workforce development programs and improving retention of older employees through inclusive workplace practices. This could include initiatives that expand training programs and incentives for implementing workplace best practices.

> **Volunteerism and civic engagement:** Developing holistic recruitment approaches to connect older Hoosiers with age-and ability-friendly volunteer opportunities. This could include initiatives that improve the volunteer recruitment process, trainings for volunteer coordinators and promotion of intergenerational engagement opportunities.

> **Lifelong learning:** Expanding the variety and affordability of learning opportunities available to older adults. This could include initiatives that improve awareness of available educational opportunities and promote programs that make them more accessible to older Hoosiers.

> **Community ties:** Developing and promoting resources to reduce loneliness and isolation among older residents. This could include initiatives that promote

intergenerational opportunities and development of events more specifically tailored to older adults.

Reframe Aging

Combating ageism is a key component to creating a society that values older adults.

Goal: Develop policies and practices that confront the perceptions of older adults and drivers of ageism in Indiana and foster greater understanding of the value of the caregiver role.

Currently, over 30% of older Hoosiers do not feel a sense of belonging in the community or feel valued by their communities. Changing the narrative around aging can help improve how our state's older adults are considered and the policies and supports that are available. Improved inclusion of older adults through this shift in societal perceptions can ultimately benefit Hoosiers of all ages. To make strides towards an Indiana that values our older adults will require improving perceptions of older adults an d the role of caregivers across the state. Hoosiers of all ages are likely to provide some form of care to another member of their community and it's important to consider them when creating a more inclusive culture and conversation about aging and care.

Pillars in pursuit of this goal could include:

- **Changing the narrative:** Changing the perceptions and biases toward aging through identifying effective strategies to enforce positive stereotypes of what it means to age with purpose, community and care. This could include initiatives that showcase the diversity in lived experiences of older Hoosiers and implement uniform language guidelines across materials referencing older Hoosiers.

- **Care and support:** Fostering awareness of the essential role, diversity and experience of Hoosiers who provide care to others, given the widespread impact caregiving has on communities, economies and personal lives. This could include initiatives that consolidate caregiver resources and improve awareness of the needs of caregivers among service providers.

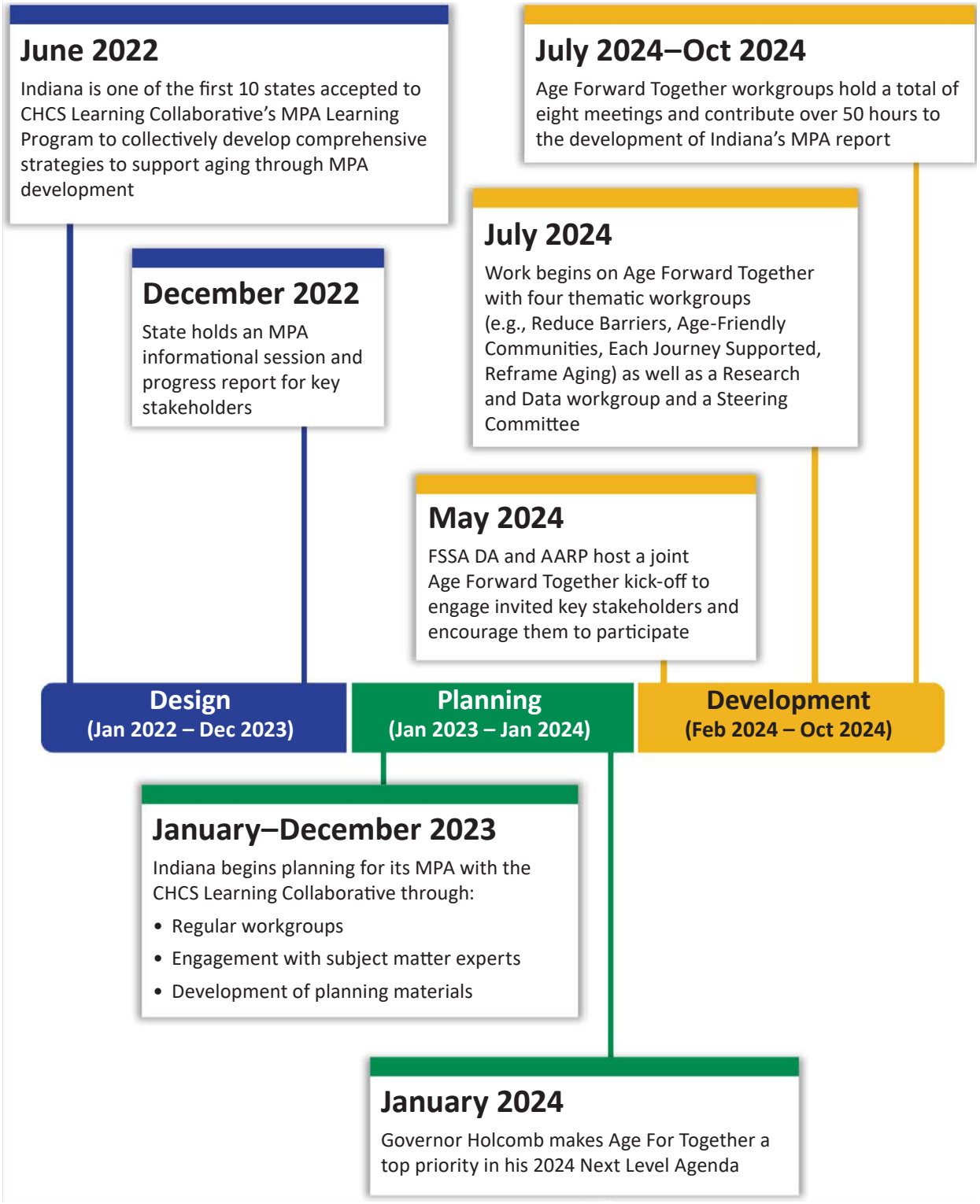
Introduction

A Vision for Indiana

Indiana must aspire to a future that more fully recognizes the value older Hoosiers bring to this state and to our communities. For us to succeed, it must be easier to access meaningful opportunities to live, work and thrive as we age in Indiana. *Age Forward Together: a United Vision of Aging for All of Indiana* is a state initiative that is often referred to as a Multisector Plan for Aging (MPA) at the national level. **With Age Forward Together, Indiana sketches a vibrant vision for the next decade to prepare for the substantial growth of the number of older adults. Over the next 10 years, we will collectively improve infrastructure, champion meaningful inclusion and ease barriers to progress, expand opportunities and support the unique journeys of every Hoosier, no matter where they live.**

As aging is a part of every Hoosier's life, our Plan is designed to foster a thriving environment for all adults as they age. Whether for residents serving as caregivers for their older relatives, employers embracing the benefits of a multigenerational workforce, or a young family attempting to plan for their retirement decades down the road, our Plan aims to answer questions on how to support older adults in the now and how to prepare all adults for a comfortable and stable future.

Figure 1: Milestones of Age Forward Together



Why Now

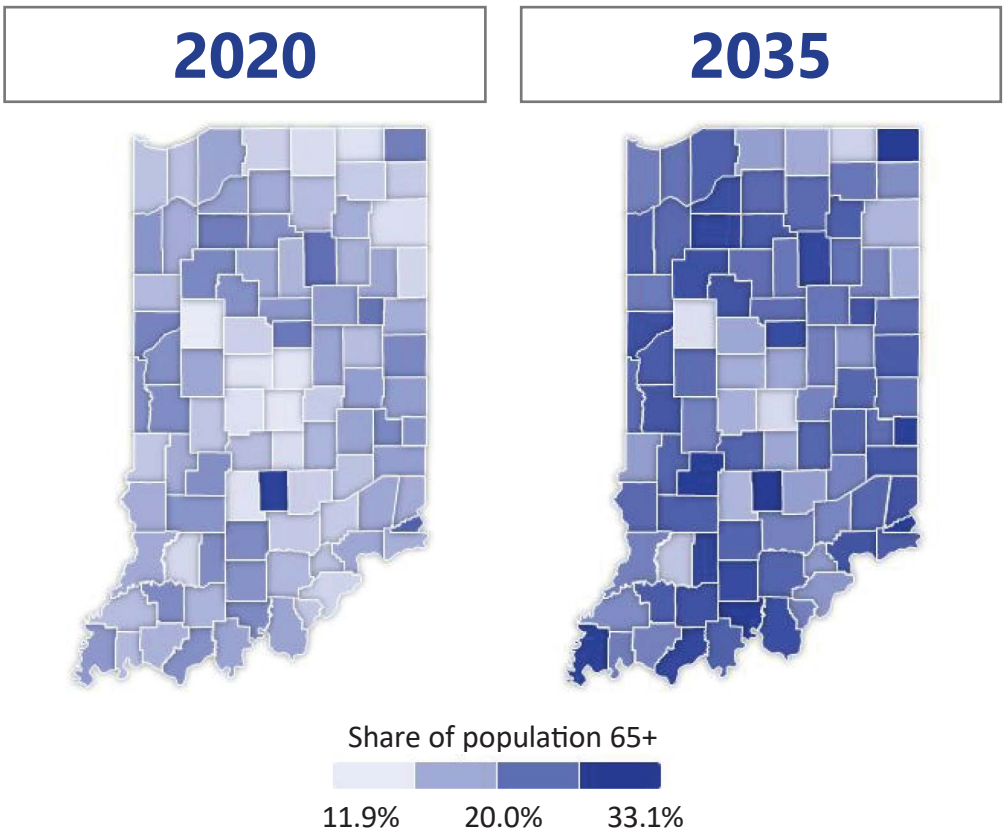
Indiana is home to ~two million Hoosiers aged 55 and over and there will be a meaningful increase in the number of older adults in the coming years. In particular, the number of adults aged 65 and over will increase by ~289,000 by 2035, which amounts to a 26% increase. Additionally, the number of Hoosiers aged 70 and over is expected to increase by 41%.

In addition to distinct growth trends by age group, rural and urban areas will experience this growth in different ways. 10 of Indiana's 23 rural counties will experience at least a 30% increase in the number of individuals aged 70 and over

Age Forward Together—Introduction by 2035. And while rural counties have lower overall populations, the change in the share of the population aged 65 and older is starker as there are fewer younger adults entering these communities.

In urban counties, there will be significant absolute increases in the number of older Hoosiers; for instance, Hamilton County alone is projecting a growth of 44,000 adults aged 55 and over—a 51% increase. Indiana must be prepared to support the ability of older adults to age well, ensuring that both rural and urban communities have the necessary resources.

Figure 2: By 2035, all of Indiana's 92 counties anticipate growth in the share of residents aged 65+. The top five counties alone will account for 40% of the state's total growth, equaling over 118,000 additional adults 65+



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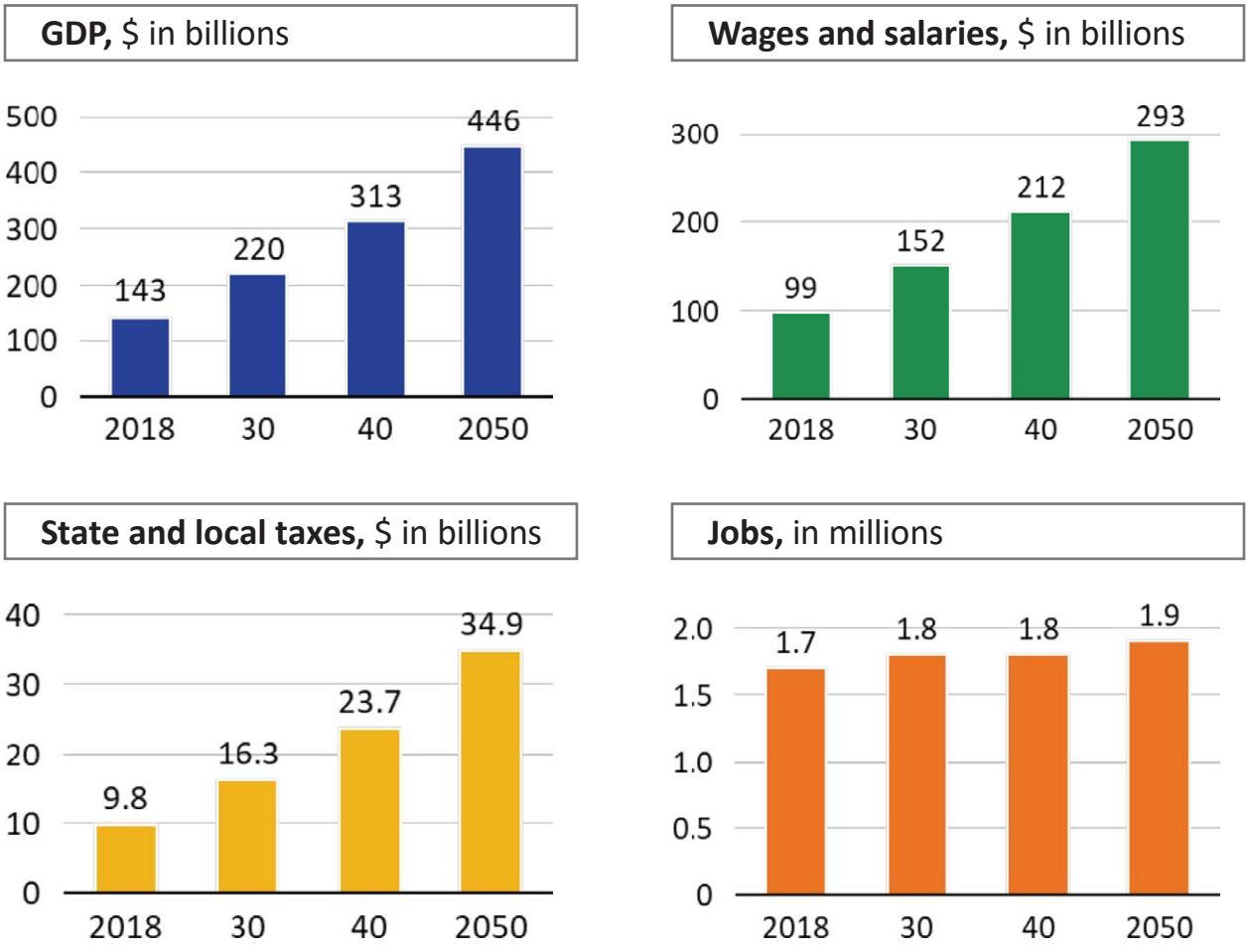
Source: U.S. Census

As Hoosiers grow older, many do and will face challenges across multiple domains including health care, nutrition, mobility, access to age-friendly environments, recreation and social engagement. Some groups of older Hoosiers face further difficulties due to uneven access and unavailability of critical services. Gaps in awareness of resources and opportunities is another obstacle, as many systems were not designed with older adults in mind.

It is important to recognize, however, that older adults are a critical part of Indiana's economic vitality. In 2018, Hoosiers aged 50 and over made up 35% of Indiana's population, yet they contributed 39%—or $143 billion—of the state's total economic output and $9.8 billion in local and state tax revenue contributions. As more adults are leaving the workforce later in life, fostering an employment landscape that supports older Hoosiers is not only important for those employed, but also for the business es and communities that benefit from this experienced workforce.

Figure 3: The 50+ population of U.S. fuels economic growth, stimulates jobs, and creates opportunities



Sources: AARP Longevity Economy Outlook: Indiana

How This Document Is Organized

A Multisector Plan on Aging is a strategic blueprint aimed to transform a state's infrastructure and services for older adults. MPAs are gaining popularity nationwide and Indiana was an early adopter as one of 10 states to join the first group of the MPA Learning Collaborative with the Center for Health Care Strategies. Age Forward Together is Indiana's MPA and is poised to set the standard for comprehensive support for Hoosiers as they age.

Our plan was shaped by nonprofit, private, public and philanthropic partners from a wide range of industries, setting forth a strategy across sectors to collaborate and better support the needs, desires and abilities of all older Hoosiers. Our collective efforts were designed to foster sustained change. The key principles that informed the plan's design include adopting community-centric approaches, making data-driven decisions, focusing on equity and recognizing the unique impacts on family caregivers.

Our plan is organized around four Key Goals: Age-Friendly Communities, Reduce Barriers, Each Journey Supported, and Reframe Aging. Each of these goals is supported by key pillars of focus, objectives to advance progress, and potential initiatives that stakeholders could consider for implementation. In pursuit of these goals, our plan also outlines metrics to measure progress and impact over the next 10 years and beyond.

Figure 4: Age Forward Together MPA document structure

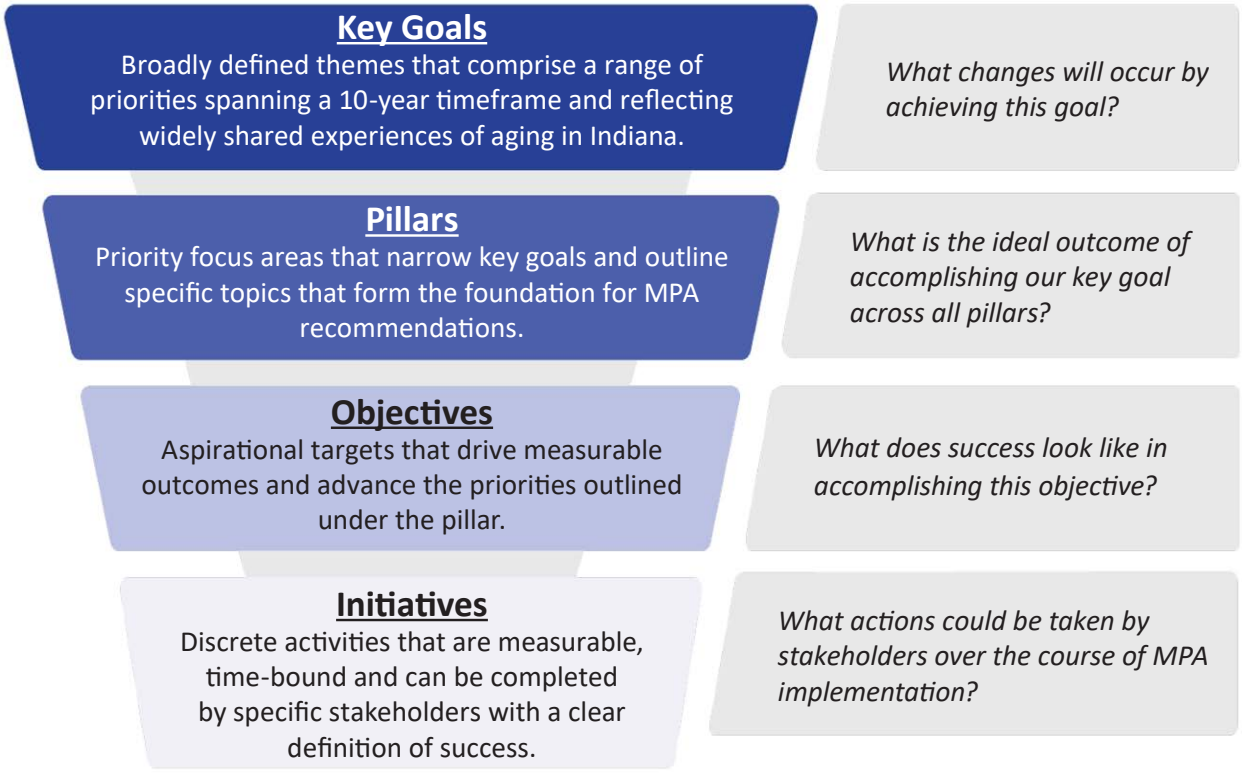


Figure 5: Outline of Age Forward Together Key Goals

Build and sustain age-friendly state and local communities that empower all Hoosiers to work, live, play, and participate.

Improve sustainable access to and awareness of available services and supports that help all Hoosiers age well.

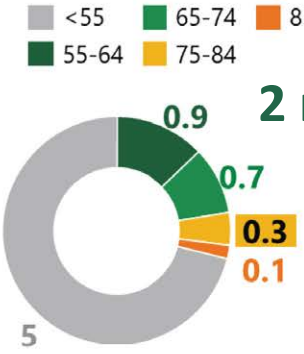
Develop policies and practices that confront the perceptions of older adults and drivers of ageism in Indiana and foster greater understanding of the value of the caregiver role.

Support increased opportunities for older Hoosiers to access training, employment, and civic engagement through partnerships within the community.

Older Hoosiers at a Glance

Demographic characteristics of older Hoosiers

Population of Hoosiers,
in millions, 2020[1]

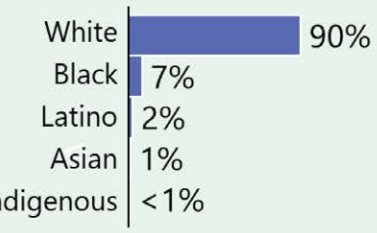


2 million
or ~29%
of
Indiana's
population
is over 55

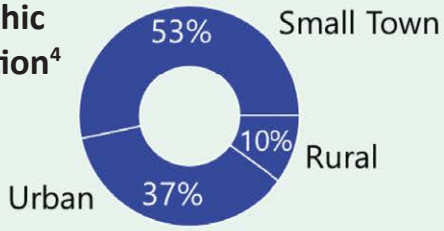
For Hoosiers 55+

Gender breakdown[2] **55%** Female **45%** Male

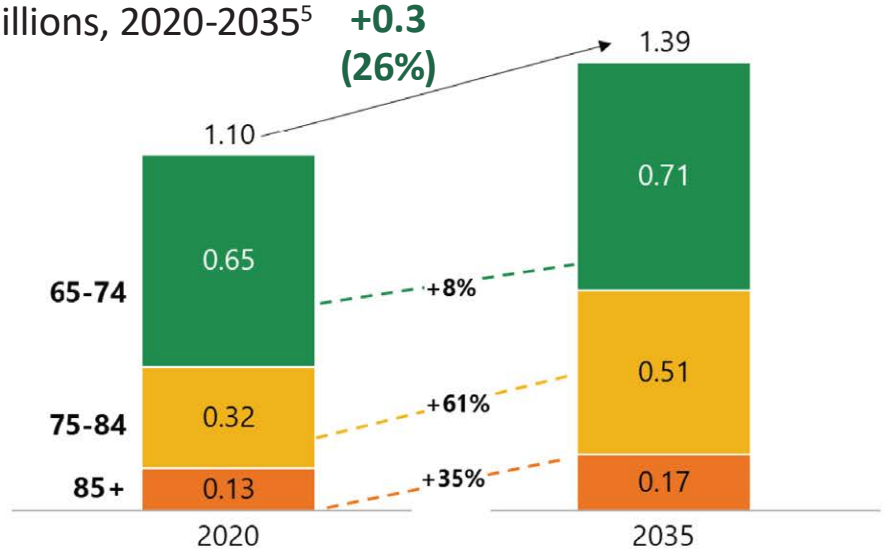
Racial and ethnic breakdown[3]



Geographic distribution[4]



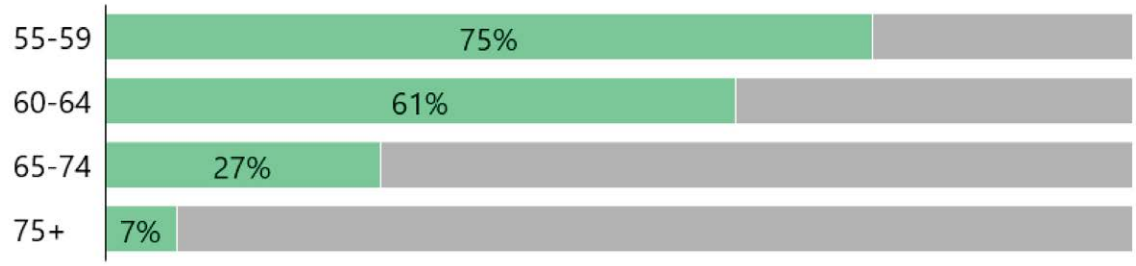
Projected population growth of Hoosiers aged 65 and older,
in millions, 2020-2035[5] **+0.3 (26%)**



Sources: 1. 2020 U.S. Census, 2. 2020 U.S. Census, 3. U.S. Census, 4. USDA Rural-Urban Commuting Area Codes, 5. Stats Indiana

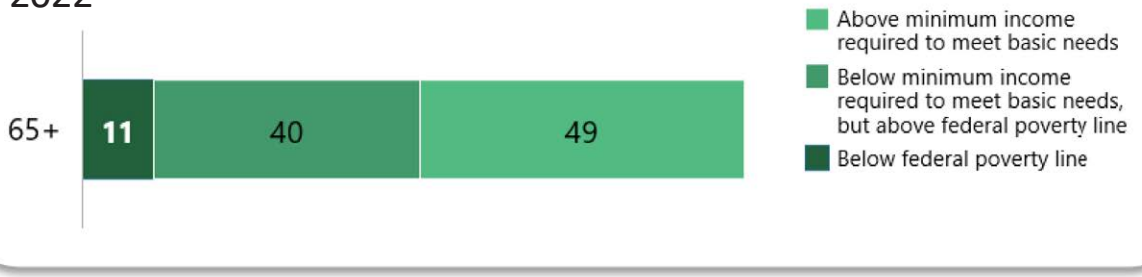
Income and poverty among older Hoosiers

Percent of older Hoosiers who are still working or are seeking employment by age group, %, 2023[3]



51% of Hoosiers aged 65+ are either **below the poverty line** or **make under the minimum income required to meet basic needs**[1]

Share of households led by adults aged 65+ by income level, %, 2022[2]



Common financial concerns for Hoosiers aged 55+[4]

24%
pay more than 1/3 of their income on housing costs

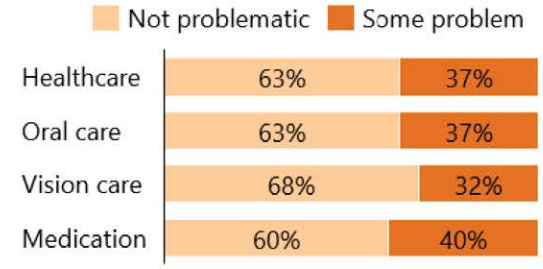
42%
have a mortgage or home loan payment

48%
have difficulty meeting daily expenses

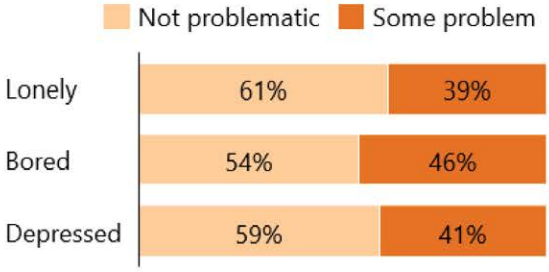
Source: 1. United for ALICE, 2. United for ALICE, 3. American Community Survey, 4. Central Indiana Senior Fund

Health and wellbeing of older Hoosiers[i]

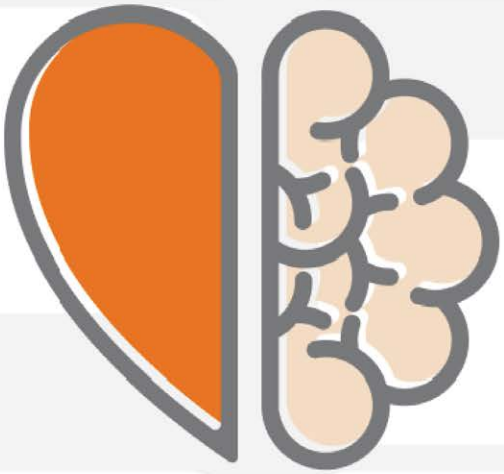
Ease of access to health care for Hoosiers aged 60 and over, 2024[1]



Challenges in social belonging for Hoosiers aged 60 and over, 2024[2]

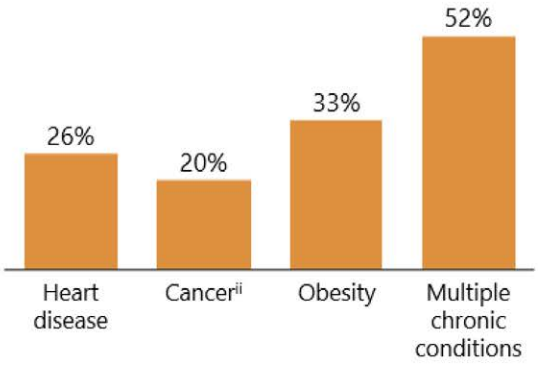


45%
of Hoosiers aged 60 and over have a need related to physical health

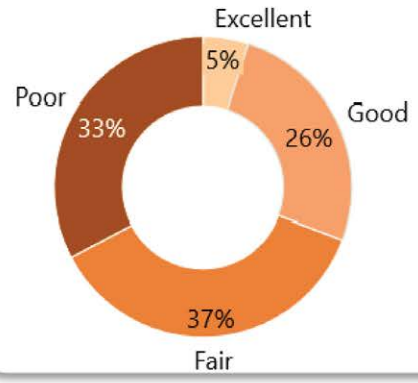


29%
of Hoosiers aged 60 and over have a need related to mental health

Prevalence of common conditions for Hoosiers aged 65 and older, %[5]



Availability of behavioral health care for Hoosiers aged 60 and over, 2024[6]



i. "Some problem" designations from CASOA represent a combination of individuals who reported conditions as minor, moderate, or major problems

ii. Most common cancers among older adults include cancer of the bladder, lungs, pancreas, breasts, and prostate

Sources: 1. CASOA, 2. CASOA, 3. CASOA, 4. CASOA, 5. U.S. Census and American Community Survey, 6. CASOA

Key Goal 1: Age-Friendly Communities

Age-Friendly Communities

Foundation for an age-friendly Indiana: Fostering communities that are welcoming and livable for people of all ages is a cornerstone of Indiana's age-friendly policy goals. There is an opportunity across the public, private and philanthropic sectors to apply existing momentum towards age-friendly practices across the state and maximize older Hoosiers' participation and integration into every aspect of society.

Goal: Build and sustain age-friendly state and local communities that empower all Hoosiers to work, live, play and participate.

Age-friendly communities are about creating environments where community members can thrive and connect. This benefits not only older Hoosiers, but Hoosiers of all ages. In Indiana, constructing age-friendly communities involves building on the momentum of existing efforts as well as promoting programs, policies and infrastructure that ensure older adults can live the way they want to.

Economic opportunities for an age-friendly Indiana

Policies that promote economic security for older adults benefit their communities as well as the overall economic environment of the state. Improving financial literacy and supporting older Hoosiers as they attempt to meaningfully engage in their local economies can enhance the financial independence of older adults. This can also help the broader community thrive since Hoosiers aged 50 and older simultaneously contribute almost 40% to the state's economic output while making up only 35% of the total population.

Financial literacy services can help Hoosiers to account for the financial decisions they face throughout their lifespan. These choices could have resounding impacts for all Hoosiers as they age. As 44% of Hoosiers aged 65 and over have an annual income below $45,000 and only 33% of older Hoosiers report the availability of financial or legal planning services as good or excellent, there is an opportunity to help promote the financial literacy and financial safety of older Hoosiers.

Helping older Hoosiers engage in the economy is a crucial part of maintaining their quality of life. **Policies need to be in place to help create and sustain jobs that support the financial wellbeing of older Hoosiers.** Further, it is critical to provide programs that enable them to maintain their financial freedom and flexibility by keeping them safe from exploitation.

There are examples of programs across the state that cultivate a more age-friendly economic environment. Indiana offers tax relief to adults aged 65 and over with an adjusted income of less than $10,000. Additionally, there are various stakeholders across the state committed to promoting age-friendly banking to make financial management more accessible to older Hoosiers in their communities. Age-friendly banking involves providing financial products and services that are tailored to the needs of older adult s. Expanding access to age-friendly financial planning, exploitation prevention and banking supports can help support the 30% of older Hoosiers who

report problems with being a victim of a scam or fraud.

Considerations for an improved age-friendly infrastructure

As the number of older adults in our state grows, community infrastructure must also evolve to support that growth. **While more than half of Hoosiers aged 55 and over rate their communities' residential and commercial areas as good or excellent, this number needs to be higher to ensure sustainable community integration of older Hoosiers.** This includes enhancing both the physical spaces and the systems or policies that are needed for daily life.

Figure 6: Share of older Hoosiers satisfied with the quality of their community's residential and commercial areas

Just over half of Hoosiers aged 55 and over rate their community's residential and commercial areas to be good or excellent

Sources: CASOA

Improving infrastructure helps everyone to live and thrive in vibrant communities, but it is **especially important for the 45% of Hoosiers aged 65 and over who have a disability**. Due to the impact of disabilities on the everyday lives of older Hoosiers, creating an age-friendly Indiana will involve improving the accessibility of the built environment. This could include incorporating considerations for older adults with disabilities through investment in age-friendly infrastructure, such as wheelchair-accessible ramps. Investing in age-friendly infrastructure can not only improve outcomes for Hoosiers of all ages but can help Indiana become a leader in creating a livable environment for older adults and older individuals with disabilities across the country.

Creating more age-friendly infrastructure would bolster the state's existing efforts. In 2024, Indiana scored in the top half of communities across the country on the AARP Livability Index. This index measures the quality, availability and affordability of basic services that impact the daily lives of older adults. The score is impacted by factors that contribute to how livable a community is, including housing availability, public safety, and convenient transportation, among others.

In addition to the state's ranking on AARP Livability Index, **Indiana jumped to 27th in the country on AARP's Long-Term Services and Supports State Scorecard in 2023, up from 44th**. In 2024, Indiana was also ranked first in the country by the John A. Hartford Foundation and the Institute for Health Care Improvement for the number of age-friendly health systems in the state, where providers across the spectrum from hospitals to retail clinics to home care providers utilize a person-centered framework to deliver age-friendly care. Indiana is also home to seven communities that are members of AARP's Network of Age-Friendly States and Communities ,which are home to about 211,000 Hoosiers aged 55 and over.

Figure 7: Key domains to improve Indiana's AARP Livability Index score

Source: AARP Livable Communities Introduction

Age-Friendly Communities details approaches to continue improving existing infrastructure across the state and cultivating an economic environment that makes Indiana more livable for people of all ages.

Age-Friendly Communities will focus on two pillars:

Objectives and key initiatives discussed in support of **the pillars across Age-Friendly Communities can support the advancement of pillars under the other three goals, including:**

- Reduce Barriers
  - Access to information and health networks across the aging spectrum
  - Community supports for aging
  - Support for provider ecosystem for older adult care
- Each Journey Supported
  - Workforce supports
  - Community ties
- Reframe Aging
  - Care and support

Pillar 1: Economic Opportunity

Measuring Progress[1]

- Foster economic opportunities for older Hoosiers, reducing the percentage of older Hoosiers who earn more than the Federal Poverty Level but not enough to afford the basics where they live, from 33% to 26% for individuals aged 45-64 and from 49% to 39% for individuals aged 65+ by 2035.
- Increase in the number of entrepreneurial ventures or small businesses launched by older adults.
  - This is a current data gap. We propose to develop a way of tracking or partnering with an organization(s) that tracks small business development and investments explicitly targeting older adults.
- Decrease by 10% the unemployment rate for older Hoosiers (55+) seeking employment.
- Increase the number of CAFE (Certified Age Friendly Employer) jobs available in the state from 1,555 in 2024 to 3,000 in 2035.
- Increase the workforce policy dimensions of the Support for Family Caregivers domain of the LTSS State Scorecard.

Our plan aims to provide older Hoosiers with improved economic opportunities through the promotion of new policies. This pillar also focuses on promoting effective age-friendly policies at the state and local levels, including increasing the number of age-friendly employers, collaborating with public and private stakeholders to strengthen the number of entrepreneurial opportunities for older Hoosiers and emphasizing support for older Hoosiers who choose to continue working past retirement age.

[1]*Age Forward Together* strives to be a data-forward plan that makes use of the most relevant and appropriate data to support accurate measures of success. Indiana, like other states, have significant data gaps and data access issues related to aging and older adults. The measures established below make use of data that was deemed best available to establish measurable outcomes that supported each pillar. Please see "Next Steps" for additional information on improving data collection for the MPA.

Objectives

1.1 Promote workplace best practices that support career opportunities and meaningful engagement for older adults

1.2 Develop resources and funding opportunities that increase entrepreneurship for older adults

1.3 Develop resources and funding that increase entrepreneurship for individuals to create products that promote aging well

1.4 Promote and implement state and local policies that create conditions for caregivers to engage and thrive in their communities, both during and after their time as caregivers

1.5 Expand availability of financial planning and literacy programs to promote financial stability and ensure protection from financial exploitation and scams

Examples of Potential Initiatives

Below are examples of potential initiatives that stakeholders could consider to advance these objectives:

- Identify age-friendly policies for intergenerational workplaces and develop a plan for implementing those policies over the next 10 years.
- Implement a small business tax credit for local businesses run by older Hoosiers.
- Promote financial incentives for businesses pursuing Certified Age Friendly Employer certifications.
- Launch a statewide public awareness campaign regarding the risks, warning signs and available supports to prevent financial exploitation.
- Implement a state-sponsored retirement savings plan to serve Hoosiers without access to tax-advantaged retirement savings vehicles.
- Establish a state-level caregiver tax credit to relieve economic burdens on family caregivers that are spending their personal funds to care for their loved ones.

Pillar 2: Livability Factors

Measuring Progress[2]

> Identify and implement policies focused on enhancing livability and quality of life for older Hoosiers, increasing or maintaining each of Indiana's seven category scores in its 2024 livability index to a score of 50 or above by 2035.
  - The livability index is a composite measure with seven categories: housing, neighborhood, transportation, environment, health, engagement and opportunity. It is a platform that promotes livability for everyone, regardless of factors such as income, ability level and background, in all neighborhoods across the country.

> Increase in the share of Hoosiers aged 65 and older with a computer and broadband internet subscription from 87% in 2023 to 95% by 2035.

> Increase housing units with universal design features including a step-free entryway and a bedroom and full bathroom on the first floor.
  - This is a current data gap as the initial source identified (American Housing Survey) is conducted at a regional level as opposed to a state level. The state will work to identify a method of collecting the data specific to Indiana.

[2] *Age Forward Together* strives to be a data-forward plan that makes use of the most relevant and appropriate data to support accurate measures of success. Indiana, like other states, have significant data gaps and data access issues related to aging and older adults. The measures established below make use of data that was deemed best available to establish measurable outcomes that supported each pillar. Please see "Next Steps" for additional information on improving data collection for the MPA.

Our plan will promote policies that help communities improve their livability through infrastructure improvements. This pillar emphasizes safe and accessible communities through creating improved housing, transportation, community areas and broadband. The objectives under this pillar are aimed at fostering an age-friendly built environment where older Hoosiers can meaningfully engage in their local communities.

Objectives

2.1 Implement a minimum of 10 age-friendly initiatives across the state that promote livability

2.2 Update and align state and local policies to spur development and growth of affordable, accessible and age-inclusive housing stock in the state

2.3 Increase the number of state and local policies that facilitate building public transportation infrastructure across the state

2.4 Decrease broadband network gaps that negatively impact the ability of older Hoosiers to leverage reliable internet and technology to thrive and connect to their communities

2.5 Develop resources and funding opportunities to expand available supports for caregivers of older Hoosiers throughout the state

Examples of Potential Initiatives

Below are illustrative examples of potential initiatives that stakeholders could consider to advance objectives under this pillar:

- Adopt an age-friendly framework that complement other existing initiatives such as the AARP Network of Age-Friendly States and Communities and Dementia Friends Indiana.
- Encourage the creation of policies for real estate or property developers to incorporate accessible design choices including zero-step entry and main floor bedrooms to promote age-inclusive housing.
- Develop a playbook for health systems to implement the Age-Friendly Health System Framework throughout Indiana.
- Develop public transportation policies that increase accessibility of public transit for older Hoosiers, including but not limited to those with disabilities and in rural areas.
- Launch a statewide campaign to market available programs supporting access to internet and needed technologies, especially for older Hoosiers in broadband deserts.
- Promote policies that expand availability of adult day services and respite care options to support caregivers of older Hoosiers.

Key Goal 2: Reduce Barriers

Reduce Barriers

An Indiana where all older adults thrive: Ensuring that older Hoosiers can age with dignity and purpose is essential as the number of older adults increases in every corner of the state. By reducing barriers to care, enhancing community resources, and supporting service providers, Indiana can foster an environment where all individuals age well.

Goal: Improve sustainable access to and awareness of available services and supports that help all Hoosiers age well.

To foster opportunities for older Hoosiers to age well, this goal focuses on eliminating obstacles to care, increasing supports to allow older adults to age where they choose and improving Indiana's system of care.

Expanding access to health care and supports can allow Hoosiers to age well

About one in three older Hoosiers report challenges in accessing health care. Overcoming these challenges can help link older adults to essential services, improving their health and quality of life. Access challenges are particularly pronounced for individuals under financial strain, older adults living in rural areas and individuals with specialized medical needs.

Whether older adults can cover their health care costs can be a key factor in their decision to seek support. A substantial number of older Hoosiers face financial constraints, including the 42% of older Hoosiers who report some problems in finding affordable health insurance. For Medicaid-eligible older adults, many often live paycheck to paycheck, creating challenges in affording their basic needs. Many middle-income adults, including some who are eligible for Medicare but are financially at risk are often called "near duals." This means they have incomes that are just above the threshold to qualify for Medicaid but their earnings are still too low to comfortably afford health care expenses. Broader supports to ensure older Hoosiers can afford everything from medications to long-term supportive services are critical in promoting opportunities for individuals to age well.

Figure 8: Dual Medicare and Medicaid enrollment and prevalence of 'near dual' – Medicare-eligible individuals whose assets and/or income disqualifies them from Medicaid—among Hoosiers aged 65+

133K or 10% of Hoosiers 65 and over have both Medicare and Medicaid (duals)

...627K or 65% of Hoosiers 65 and over are covered by Medicare but are just above the income threshold for Medicaid making them 'near dual' eligible

Sources: Indiana Draft State Plan on Aging, ATI Advisory Near Duals Dashboard, Kaiser Family Foundation

The population of older adults in rural areas is expected to significantly increase over the next 10 years. In certain counties, this trend is especially pronounced—projections indicate that 10 out of Indiana's 23 rural counties will see a more than 30% increase in residents aged 70 and older by 2035. Hoosiers in rural communities encounter distinct challenges in accessing health care, **with 87% experiencing a shortage of primary care physicians. Further barriers include transportation to get to necessary appointments—posing additional burdens in accessing vital care**. A tailored approach to supporting residents in these communities is vital to bridging access gaps.

Older adults face a variety of specialized medical needs that require attention. These considerations involve physical, cognitive and behavioral health of older adults. On physical health, 52% of Hoosiers aged 65 and over reported

having multiple chronic conditions. On cognitive health, about one in 10 Hoosiers aged 65 and older had Alzheimer's disease in 2020 and the prevalence is increasing. On behavioral health, age-adjusted suicide rates were highest for adults 75 and over nationally and particularly higher for rural residents. Across these specialized needs and others, there is opportunity to offer dedicated supports for older adults.

Increasing availability of community supports can help Hoosiers age where they prefer

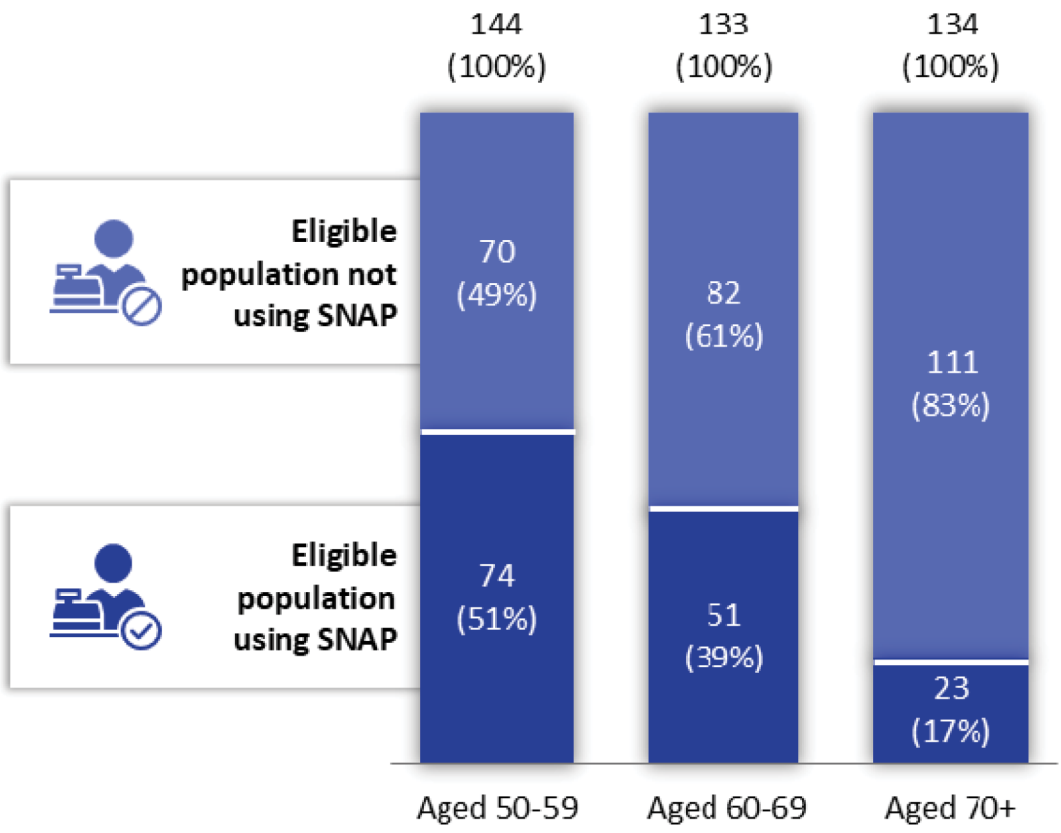
A striking 95% of older Hoosiers believe it is important to remain in their homes as long as possible. To support them in achieving this goal, access to resources to support aging in place—particularly in housing, transportation and nutrition—is essential.

Affordable housing is a significant challenge for older adults across various income levels. Age-qualified properties, which cater to the mobility needs of older adults, are particularly scarce. These properties include features like zero-step entries and main floor bedrooms, which enable more independent living. However, 19 counties in Indiana are considered age-qualified housing deserts, with fewer than one age-qualified rental unit for every ten households with renters aged 55 and older.

Access to reliable transportation is crucial for older adults to reach health care services and stay connected with their broader communities. However, 39% of older Hoosiers report at least some difficulty in accessing safe and affordable transportation, an issue that can be exacerbated in rural areas. Moreover, only 24% of older Hoosiers have positive experiences with public transit in their communities. While some programs, such as those managed by the Department of Transportation, Medicaid and Medicare Advantage, offer transportation options like door-to-door and nonemergency medical transportation for Medicaid members, these services only cover a portion of the older adults needing support.

Ensuring older adults have access to nutritious food is a fundamental need that profoundly impacts their ability to age well within their communities. In 2022, ~124,000 Hoosiers aged 60 and older experienced food insecurity across the state. Among the Hoosiers aged 60 and over and who live in poverty, only half are enrolled in the Supplemental Nutrition Assistance Program (SNAP), which ranks 42nd in the nation for older adult enrollment in the program. Older adults require access to basic needs to age well and it is essential to connect them with existing resources to do so.

Figure 9: Population of SNAP-eligible older Hoosiers by age group, in thousands



Source: U.S. Census Supplemental Nutrition Assistance Program Eligibility and Access Dashboard

Addressing challenges facing Indiana's care system can enable broader access for older adults

Creating a robust care system is crucial for both older Hoosiers and their caregivers. Empowering the individuals and organizations that provide support to older adults can lead to more effective assistance for them—now and in the future. To achieve this, we must address health care workforce shortages, support the broader care workforce and improve care delivery and infrastructure.

Health care providers struggle to supply enough practitioners to meet the rising demand for care. One pressing issue is the shortage of geriatricians. Currently, there are only 90 trained geriatric physicians in Indiana, but the state will need an additional 80 trained geriatric physicians by 2035 to meet the growing demand. This shortage

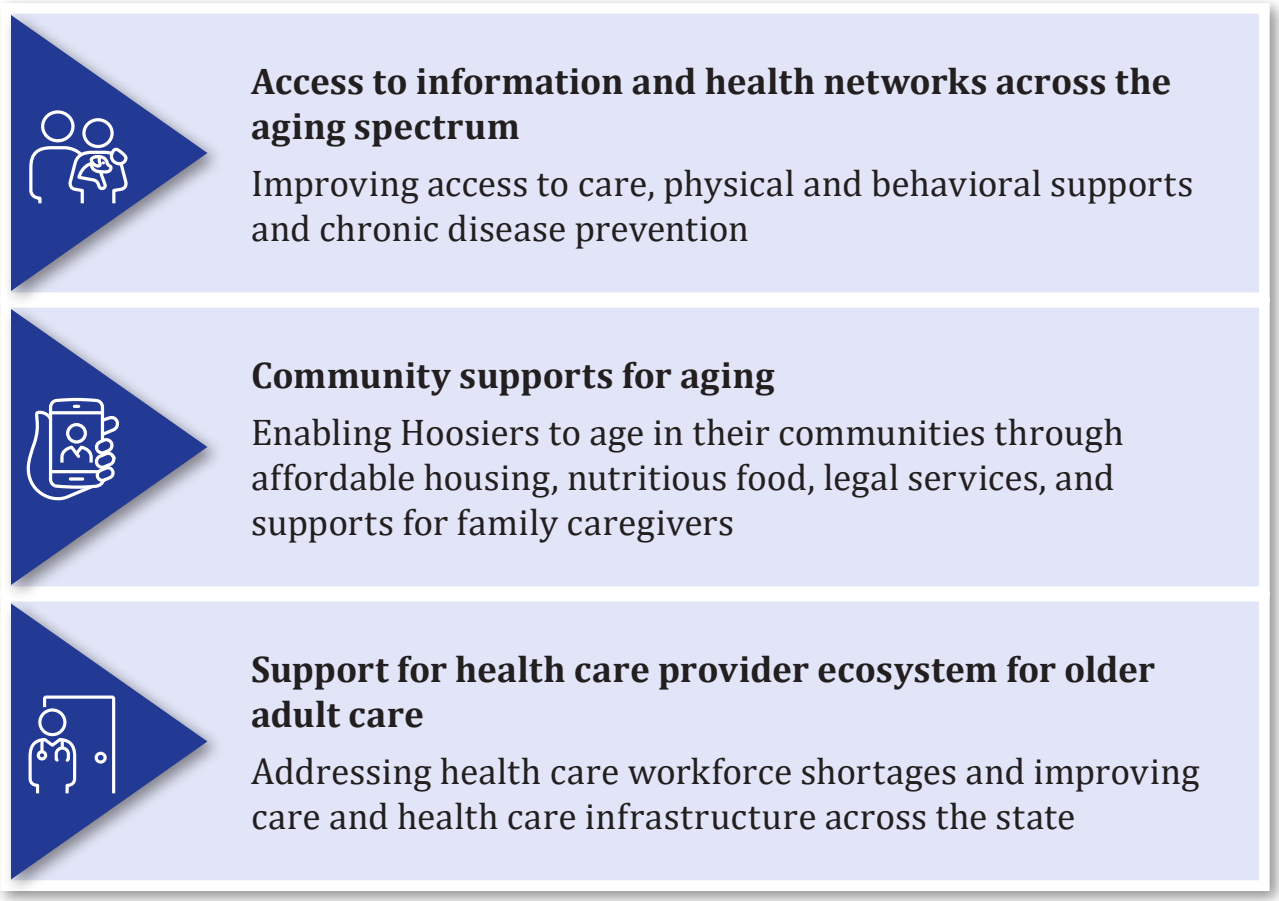
extends to behavioral health care access, with 28 counties report having no access to a full-time psychiatrist.

To address the growing demand for care, it is essential to activate the entire health care workforce. Home and community support professionals, including home health aides, personal care aides and nursing assistants, play a critical part in this effort. As the number of older Hoosiers increases, so will the demand for these key roles. In 2020, Indiana had an estimated 43,460 home health and personal care aides, but by 2030, the state will need 59,990—a 38% increase that outpaces the growth of the industry.

Care providers must also be prepared to meet the needs of an aging population. This is particularly important for the growing number of individuals with disabilities. 45% of Hoosiers aged 65 and older report living with at least one disability. Moreover, 34% of Hoosiers aged 65 and over with a disability also live at an income level where they consistently struggle to meet their basic needs. Providers may require additional training and resources to modify facilities, treatment, policies and processes to better support patients with disabilities.

Reduce Barriers outlines approaches to improve access to and awareness of existing resources that allow Hoosiers to age as they choose. What that means to individual Hoosiers depends on multiple factors including who they are, where they live and how they thrive. By emphasizing person-centered care and thoroughly analyzing current assets and gaps, these approaches aim to bridge the gap between older Hoosiers and the resources they need to age well.

Reduce Barriers will focus on three pillars:



Access to information and health networks across the aging spectrum

Improving access to care, physical and behavioral supports and chronic disease prevention

Community supports for aging

Enabling Hoosiers to age in their communities through affordable housing, nutritious food, legal services, and supports for family caregivers

Support for health care provider ecosystem for older adult care

Addressing health care workforce shortages and improving care and health care infrastructure across the state

Objectives and key initiatives discussed in support of **the pillars across Reduce Barriers can support the advancement of pillars under the other three goals, including:**

- Age-Friendly Communities
  - Economic opportunity
  - Livability factors

Pillar 1: Access to Information and Health Networks Across the Aging Spectrum

Measuring Progress[3]

Centralize existing resources and develop partnerships with existing providers.

- Grow the percentage of older Hoosiers who positively (Excellent or Good) report on the availability of information about resources for older adults from 25% in 2024 to 55% in 2035 and increase the availability of affordable quality physical and behavioral health care from 42% to 60% and 31% to 50%, respectively.
- A decrease in the percentage of older Hoosiers reporting getting the following as moderate or major problems by 2035: vision care (from 15% to 8%), health care (from 18% to 9%) and oral health care (from 21% to 10%).
- Improve the percentage of people using Medicaid home and community-based services waivers, the CHOICE program and Older Americans Act programs whose services meet all their needs from 73% in 2022 to 90% in 2035.
- Improve the percentage of people responding "yes" to knowing whom to contact if they want to make changes to their services from 82% in 2022 to 95% in 2035 and replied "yes" to a case manager talking to them about services that might help with unmet needs from 54% in 2022 to 85% in 2035.

[3]*Age Forward Together* strives to be a data-forward plan that makes use of the most relevant and appropriate data to support accurate measures of success. Indiana, like other states, have significant data gaps and data access issues related to aging and older adults. The measures established below make use of data that was deemed best available to establish measurable outcomes that supported each pillar. Please see "Next Steps" for additional information on improving data collection for the MPA.

> The NCI-AD source is limited as it only reaches Hoosiers who already access state programs. In the future, the state will look to identify or create and implement a tool with a broader reach to capture this information to represent all older Hoosiers.

This pillar aims to provide older Hoosiers the support and resources to help them stay in their community. The objectives under this pillar work to expand access to quality health care for older adults. Part of this involves expanding supports for the early diagnosis of chronic conditions and providing financial supports to caregivers. These steps could have benefits for Hoosiers of any age, not just older adults. Furthermore, increasing awareness of available resources and services can empower older adults to take proactive steps in managing their health.

Objectives

1.1 Increase awareness of resources, services and supports available to Hoosiers across the continuum of care, including physical and behavioral supports

1.2 Improve early diagnosis and access to supports for patients with Alzheimer's and other dementias and their caregivers

Examples of Potential Initiatives

Below are examples of potential initiatives that stakeholders could consider to advance these objectives:

- Provide resources on supplemental benefit offerings for Medicare Advantage.
- Increase enrollment in Medicare Savings Program to relieve financial burden of services for older Hoosiers.
- Launch marketing campaigns on the early signs of Alzheimer's and other dementias to educate the public and providers about the importance of early screening and diagnosis.
- Expand eligibility criteria for specialty care programs in partnership with health care providers and policy makers.
- Increase enrollment of SNAP for eligible older Hoosiers through targeted community outreach.
- Increase awareness and promotion of existing behavioral health resources.
- Partner with community organizations to improve outreach and services to individuals who are "near duals" or financial at-risk.
- Collaborate with health care providers and community organizations to host educational workshops and programming on the importance of physical health in preventing and managing chronic diseases.

Pillar 2: Community Supports for Aging

Measuring Progress[4]

Develop and expand supports that allow older Hoosiers to age in place and provide them with the basic needs to do so.

> Decrease the percentage of older adults with nursing facility placements by 20% by 2035.

> Increase in the percentage of older Hoosiers who report positive responses (Excellent and Good) on the availability of financial and legal planning services from 33% in 2024 to 66% in 2035.

> Expand earlier engagement about care planning and advanced directives as evidenced by increased utilization of Medicare Advance Care Planning services.

This pillar creates an environment that will more comprehensively support aging in place, thereby reducing the need for nursing facility placements across the state. This involves addressing social risk factors that could create additional health concerns or instability. In addition to identifying relevant resources, this pillar aims to improve coordination and integration of these resources into the existing broader ecosystem. This helps to address access considerations through capacity building, strategic partnerships and improved technology.

[4]*Age Forward Together* strives to be a data-forward plan that makes use of the most relevant and appropriate data to support accurate measures of success. Indiana, like other states, have significant data gaps and data access issues related to aging and older adults. The measures established below make use of data that was deemed best available to establish measurable outcomes that supported each pillar. Please see "Next Steps" for additional information on improving data collection for the MPA.

Objectives

2.1 Increase availability of housing and transportation resources that support aging in place for older Hoosiers

2.2 Expand access to legal assistance and life estate planning resources for older Hoosiers and family caregivers

2.3 Encourage adoption of technology and digital tools that facilitate health care services, daily living supports and social connection to support aging in place

2.4 Develop and promote supports for caregivers to improve emotional, behavioral and physical outcomes for both caregivers and those who receive care

Examples of Potential Initiatives

Below are examples of potential initiatives that stakeholders could consider to advance these objectives:

- Offer training programs that teach older adults how to access digital services.
- Expand resources to educate property developers on age-friendly design.
- Implement policies that encourage increased availability of ADA compliant and age-friendly public housing.
- Develop and deploy financial incentives, like tax credits, for caregivers to reduce financial strain.
- Expand non-government funding for owner-occupied home modifications and repairs through pilot programs with philanthropic organizations and existing community-based organizations.

Pillar 3: Support for Provider Ecosystem for Older Adult care

Measuring Progress[5]

- Improve the number of Age-Friendly Health Systems Committed to Care Excellence from 283 in 2024 to 400 in 2035.
- Increase the number of trained geriatric physicians from 90 in 2024 by 48% in 2035, based on demand projections.
- A future measurement target is to increase the percentage of older Hoosiers reporting satisfaction with their care as reported in the Consumer Assessment of Health care Providers Surveys (CAHPS) available for hospitals, home health care, home and community-based services, hospice, outpatient and ambulatory surgery and emergency departments.

[5] *Age Forward Together* strives to be a data-forward plan that makes use of the most relevant and appropriate data to support accurate measures of success. Indiana, like other states, have significant data gaps and data access issues related to aging and older adults. The measures established below make use of data that was deemed best available to establish measurable outcomes that supported each pillar. Please see "Next Steps" for additional information on improving data collection for the MPA.

This pillar aims to provide older Hoosiers with improved quality of care through proactive and continued engagement of stakeholders across settings. By bringing together stakeholders to provide quality services, identify and coordinate coverage and market available supports, Indiana can improve its health care infrastructure. Doing so can help older Hoosiers consistently access the appropriate level of care to meet their needs. The outlined interventions help to improve the level of care provided as well as make care more accessible for older Hoosiers through an intentional focus on strengthening the ecosystem of providers.

Objectives

3.1 Improve coordination among providers across the continuum of care to reduce resource and service fragmentation

3.2 Increase number of health professionals, allied health professionals and home and community support professionals who are trained on the unique needs of older Hoosiers

Examples of Potential Initiatives

Below are examples of potential initiatives that stakeholders could consider to advance these objectives:

- Develop information sharing mechanisms across health care providers to improve care coordination and proactive referrals.
- Create community-based educational training programs for health care providers, including physicians, nurse practitioners, physician assistants and nonclinical professionals, on the unique needs and conditions of aging adults.
- Develop a comprehensive strategy for training, recruiting and placing health care professionals in underserved and high-need areas.
- Support local policymakers in establishing mobile integrated health units to support follow-up coordination.

Key Goal 3: Each Journey Supported

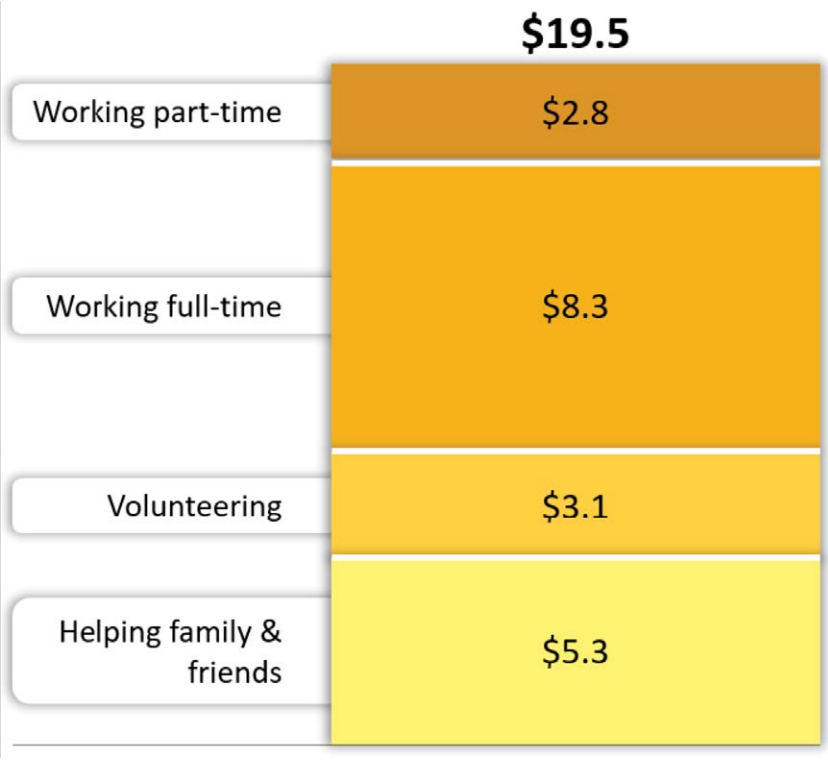
Each Journey Supported

Hoosiers contribute at all ages and stages: Older adults are vital to ensure thriving communities, offering mentorship, expertise and innovative ideas for their communities. By creating opportunities for them to participate and recognizing their value, we all gain, building a stronger and more vibrant society.

Goal: Support increased opportunities for older Hoosiers to access training, employment and civic engagement through partnerships within the community.

Older Hoosiers play important roles in both Indiana's economy and their local communities. This can be seen through their paid and unpaid contributions to the state's economy. Older Hoosiers also serve important roles as mentors, community leaders and volunteers. Although older Hoosiers contribute $19.5 billion every year to the economy of Indiana, they can also have unique circumstances that require thoughtful approaches from their employers and communities.

Figure 10: Primary economic contributions of older Hoosiers, $ in billions



Sources: CASOA

Factors impacting employment opportunities for older Hoosiers

As people live longer, many are choosing to continue working past traditional retirement age. Others are choosing to return to the workforce for a variety of reasons. These reasons could include higher costs of living, personal fulfillment and more. However, around 39% of older Hoosiers report challenges in finding employment. **This gap highlights the**

need to improve the accessibility of job opportunities as well as how employers and other employees interact with working older Hoosiers.

Changing workforce needs could also require additional training for new skills. Only 35% of older Hoosiers rated opportunities to build work skills as good or excellent. This presents an opportunity for increased awareness of jobs training options for older adults.

In response to these concerns, Indiana has taken important steps to support working older adults, including investing in programs that provide jobs training and reskilling support. Elevating job opportunities tailor-made for older adults as well as providing more opportunities for older adults to get the training they need to participate in the workforce are important strategies toward ensuring everyone who wants to work is able.

Opportunities to expand volunteer opportunities for older Hoosiers

Enabling older Hoosiers to donate their time, expertise and wisdom to their communities is one of the benefits of volunteerism. Although 55% of older Hoosiers report their communities have adequate opportunities to volunteer, only 48% participate. The gap between the number of older Hoosiers aware of opportunities and those who participate presents a missed opportunity to engage older adults in the state. Providing older Hoosiers these meaningful opportunities can boost the quality of life for Hoosiers of all ages. Whether they are participating at the polls during elections, volunteering at local libraries or schools, or providing strong voices during public meetings and community events, **older Hoosiers are a critical part of the lives of everyone in Indiana.**

Strategies for expanding diverse learning opportunities for older Hoosiers

The drive to learn new things does not slow with age. In addition to work and volunteer engagement, **many older Hoosiers desire opportunities that allow them to maintain healthy minds.** This can be accomplished through development of diverse education opportunities.

In an academic context, only about 49% of Hoosiers over 55 have their high school diploma and 23% have finished college. This presents an opportunity to create tailored programs that allow older adults to both explore passion areas and reenter the workforce with new skills. Progress has already been made to help older Hoosiers access lifelong learning opportunities. These efforts include helping older adults get their degrees

or 55 certifications through reading, writing and math help as well as creating financial assistance programs to access college courses and publicly available special interest classes. **Expanding academic education programs presents a big opportunity to not only extend diverse learning opportunities to older residents but also foster intergenerational interactions through shared classes and activities.**

Considerations for improving community ties

Fostering community ties to combat loneliness and isolation becomes even more important as people age. Older adults may experience physical and cognitive changes, as well as losses in their personal lives that can make it more difficult to engage with their communities. Additional contributors to social isolation in older adults include mobility difficulties and lower family support as grown children or younger relatives go about their daily lives.

Isolation can transform into feelings of loneliness and depression. In Indiana, 39% of older Hoosiers report feeling lonely or isolated. Additionally, about 29% of older Hoosiers report a need for mental health supports with 26% struggling to feel included in their communities. Connecting older Hoosiers to social and recreational opportunities is vital to combating this. Doing so includes creating more spaces and opportunities to interact with their neighbors, local area clubs, faith groups and more to create a lively social network for older adults.

The state has begun to develop programs to improve community ties, such as funding for communities to promote social connectivity. Other programs include virtual engagement opportunities, such as sing-alongs and workshops designed to lift spirits or wellness checks for those most at risk for isolation.

Besides increasing physical and digital social engagement opportunities, the improvement of community ties for older adults also involves developing more accessible intergenerational programs that account for the needs of older adults. It is also important to foster a culture of care that encourages frequent check-ins and ensures older adults are empowered to seek the help they may need. These interventions could address the mental health conditions that stem from loneliness and also lead to larger improvements in sense of belonging, well-being and quality of life for all Hoosiers.

Each Journey Supported addresses barriers to social participation for older Hoosiers, ensuring they have effective, desirable and inclusive opportunities to participate through access to age-friendly employment, volunteering and continued learning

Each Journey Supported will focus on four pillars:

Workforce support

Ensuring older Hoosiers have access to workforce development programs and improve retention of older employees through inclusive workplace practices

Volunteerism and civic engagement

Developing holistic recruitment approaches to connect older Hoosiers with age- and ability-friendly volunteer opportunities

Lifelong learning

Expanding the variety and affordability of learning opportunities available to older adults

Community ties

Developing and promoting resources to reduce loneliness and isolation among older residents

Objectives and key initiatives discussed **in support of the pillars across Each Journey Supported can support the advancement of under the other three goals, including:**

- Age-Friendly Communities
  - Economic opportunity
  - Livability factors

Pillar 1: Workforce Support

Measuring Progress[6]

- Create an inclusive environment for older Hoosiers who are seeking employment, increasing the percentage of older Hoosiers who respond positively (Excellent or Good) to the quality of employment opportunities for older adults from 27% in 2024 to 40% in 2035 and the variety of employment opportunities for older adults from 22% in 2024 to 30% in 2035.
- Increase digital literacy levels as measured by the number of culturally and language-appropriate, relevant curricula developed and taught, the number of partners delivering the curricula and the number of participants, specifically those ages 60 or older in alignment with the Indiana Digital Equity Plan.
  - This is a data gap that will be closed through collaboration with the Indiana Broadband Office and the implementation of the state's Digital Equity Plan.
- Increase the percentage of older Hoosiers who positively respond (Excellent or Good) for opportunities to build work skills from 35% in 2024 to 60% in 2035 and opportunities to enroll in skill building or personal enrichment classes from 29% to 60% in 2035.

[6] *Age Forward Together* strives to be a data-forward plan that makes use of the most relevant and appropriate data to support accurate measures of success. Indiana, like other states, has significant data gaps and data access issues related to aging and older adults. The measures established below make use of data that was deemed best available to establish measurable outcomes that supported each pillar. Please see "Next Steps" for additional information on improving data collection for the MPA.

This pillar aims to create a better environment for older Hoosiers to participate in the workforce. This pillar's objectives focus on the promotion of flexible workplace policies, improved hiring and retention practices and access to workforce training programs. The impact of these efforts could lead to more employment opportunities and reduced financial insecurity among older Hoosiers.

Objectives

1.1 Increase availability and awareness of state-offered workforce development programs

1.2 Leverage technology to expand access to job opportunities for older Hoosiers

Examples of Potential Initiatives

Below are examples of potential initiatives that stakeholders could consider to advance these objectives:

> Create publicly available resources through partnerships between employment-focused nonprofits and state-run workforce agencies to promote best practices to support intergenerational workforces.

> Establish partnerships with academic programs, public libraries, educational institutions and professional service website to expand older Hoosier employment training programs including upskilling and reskilling.

> Develop an incentive program that provides benefits or compensation for older adults who actively engage in reskilling or reeducation opportunities with the intention of rejoining the workforce.

Pillar 2: Volunteerism and Civic Engagement

Measuring Progress[7]

> Expand volunteer opportunities and programs designed to engage older residents, increasing the percentage of older Hoosiers responding positively (Excellent or Good) about opportunities to volunteer, from 54% in 2024 to 70% in 2035, opportunities to attend social events or activities, from 45% in 2024 to 60% in 2035 and opportunities to attend religious or spiritual activities, from 73% in 2021 to 80% in 2035.

This pillar focuses on improving volunteer recruitment, expanding access to meaningful volunteer opportunities and fostering intergenerational engagement. Our Plan aims to create more ways for older Hoosiers to engage in volunteerism and civic activities, enhancing their sense of community involvement. These activities will also improve social and well-being outcomes for the larger community by fostering intergenerational connections and contributing to the overall comradery of the community.

[7] *Age Forward Together* strives to be a data-forward plan that makes use of the most relevant and appropriate data to support accurate measures of success. Indiana, like other states, has significant data gaps and data access issues related to aging and older adults. The measures established below make use of data that was deemed best available to establish measurable outcomes that supported each pillar. Please see "Next Steps" for additional information on improving data collection for the MPA.

Objectives

2.1 Develop volunteer recruitment strategies tailored to the needs and preferences of older Hoosiers

2.2 Increase availability of volunteer opportunities for older Hoosiers

2.3 Promote intergenerational connections through expanding volunteer programs that engage Hoosiers across all ages

Examples of Potential Initiatives

Below are examples of potential initiatives that stakeholders could consider to advance these objectives:

> Create and share resources and trainings for volunteer coordinators to better support the needs of older adult volunteers.

> Provide financial incentives for programs focused on connecting older adults to volunteer and civic engagement opportunities.

> Coordinate training or workshops for providers of volunteer opportunities to promote intergenerational engagement.

Pillar 3: Lifelong Learning

Measuring Progress[8]

> Develop an expansive ecosystem for education and learning that is designed for the continued engagement of older residents, increasing the percentage of older Hoosiers participating in extracurricular educational opportunities.
  - This is currently a data gap and in the future, the State will partner with higher education institutions, specifically Age-Friendly Universities, to measure participation.

> Decrease the percentage of older Hoosiers who report that building skills for paid or unpaid work is a potential problem, with a target of less than 30% in 2035 from a reported 46% in 2024.

> Increase the percentage of older Hoosiers positively responding (Excellent or Good) about overall opportunities for education, culture and the arts from 54% in 2024 to 65% in 2035 and opportunities to enroll in skill building or personal enrichment classes from 29% in 2024 to 45% in 2035.

[8] *Age Forward Together* strives to be a data-forward plan that makes use of the most relevant and appropriate data to support accurate measures of success. Indiana, like other states, has significant data gaps and data access issues related to aging and older adults. The measures established below make use of data that was deemed best available to establish measurable outcomes that supported each pillar. Please see "Next Steps" for additional information on improving data collection for the MPA.

The objectives in this pillar support lifelong learning for older Hoosiers by making educational opportunities more accessible. By increasing the availability of flexible learning options, these objectives will foster an environment where all older adults can pursue their interests regardless of their socioeconomic status or previous educational background. In doing so, the state could unlock additional meaningful participation from older Hoosiers.

Objectives

3.1 Expand awareness of digital learning opportunities and resources to improve personal development for all Hoosiers

3.2 Promote affordable learning opportunities from academic institutions that are designed to meet the needs and preferences of older Hoosiers

Examples of Potential Initiatives

Below are examples of potential initiatives that stakeholders could consider advancing these objectives:

> Partner with nonprofit organizations to develop learning programs, virtual trainings, or workshops across topic areas of potential interest to older Hoosiers.

> Create a marketing campaign to promote educational opportunities for older Hoosiers.

> Launch a public digital resource that advertises trainings, educational resources and programs across the state.

Pillar 4: Community Ties

Measuring Progress[9]

> Build a comprehensive network of resources available to combat loneliness and isolation among older Hoosiers to improve Indiana's age 65+ social isolation risk score from 53 out of 100 during 2018-22 to 35 in 2035.

> Increase the availability of reliable and affordable devices for residents and households as measured by the percentage of households with no computing devices and ownership of laptops and desktop in alignment with the Indiana Digital Equity Plan.

This pillar is dedicated to reducing loneliness and social isolation among older Hoosiers. Specifically, the pillar focuses on expanding access to social connectivity opportunities. By increasing the availability of digital and physical platforms for social interaction, these objectives seek to create a more supportive environment where all older adults can experience meaningful connections.

[9]*Age Forward Together* strives to be a data-forward plan that makes use of the most relevant and appropriate data to support accurate measures of success. Indiana, like other states, has significant data gaps and data access issues related to aging and older adults. The measures established below make use of data that was deemed best available to establish measurable outcomes that supported each pillar. Please see "Next Steps" for additional information on improving data collection for the MPA.

Objectives

4.1 Increase use of physical and digital social connection opportunities through centralizing available opportunities in resource hubs

Examples of Potential Initiatives

Below are illustrative examples of potential initiatives that stakeholders could consider to advance objectives under this pillar:

- Promote collaboration between local libraries, area clubs and other local organizations in developing targeted events marketed towards older Hoosiers.
- Develop intergenerational social opportunities in partnership with public schools, youth programs, local religious institutions and senior living communities.
- Develop a hub in collaboration with local and statewide health support networks that outlines current knowledge and resources for addressing depression, anxiety and social isolation.
- Develop pilot programs to address loneliness in partnership with mental health advocacy groups to create educational materials for family, friends and caregivers of older adults to help address loneliness.

Key Goal 4: Reframe Aging

Reframe Aging

Aging deserves celebration: A society that values older adults is a society that thrives. Combating ageism and increasing positive representations of older adults and their caregivers is key to fostering an age-friendly state. Changing the narrative around aging can help improve the policies and supports available for older Hoosiers, ultimately benefiting individuals across generations.

Goal: Develop policies and practices that confront the perceptions of older adults and drivers of ageism in Indiana and foster greater understanding of the value of the caregiver role.

Tackling ageism promotes a society where individuals of every age can thrive together. Shifting public views of aging from a period of decline to one with opportunities and growth can foster communities where older adults know that they are included. To en sure our state can fully benefit from the talents, knowledge and lived experiences that older Hoosiers bring, reframing the culture of aging is essential.

Societal perceptions of aging pose challenges for older Hoosiers

Older adults across Indiana play crucial roles in society, including as a growing share of the workforce and as community leaders. Despite their contributions, barriers remain to their full inclusion in society. In Indiana, 34% of older adults reported that they did not feel a sense of belonging in their communities and 55% did not feel that older residents were valued in their communities. According to the National Center to Reframe Aging, nearly three in five older workers say they have seen or experienced age discrimination and 23% of older adults in Indiana report personal experiences with age discrimination.

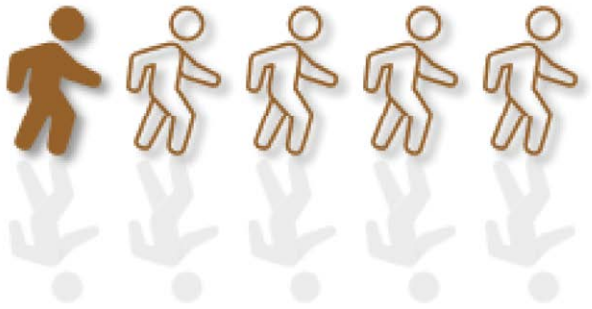
Combating perceptions of what older adults can contribute is key to reducing the impact of ageism. Fostering age inclusion is not only about challenging misconceptions, but also about shifting the language around aging and reimagining how older adults are represented in every facet of our lives. This requires a change in understanding of what aging truly represents.

Another aging narrative that could benefit from a shift is the perception of the end-of-life period. Palliative care, focused on individuals with serious illnesses, and hospice care, focused on individuals approaching the end of life, provide supports focused on comfort and quality of life. Both, however, experience gaps in access and in use across Indiana. **Outside of Indiana's major metropolitan areas, only about 42% of hospitals that serve as the sole provider of health care in their community have palliative care programs.** Similarly in 2020, only about 47% of Indiana's Medicare beneficiaries who were eligible for hospice care utilized it. Changing the language around the end-of-life period from one of decline and weakness, to one that centers the dignity and comfort of individuals would promote use and access for such care and is essential to reframing aging.

Figure 11: Share of older adults experiencing ageism nationally and in Indiana

Nationally, 3 in 5 older adults experience ageism in the workplace...

... and in Indiana, 1 in 5 older Hoosiers report personal experiences with ageism



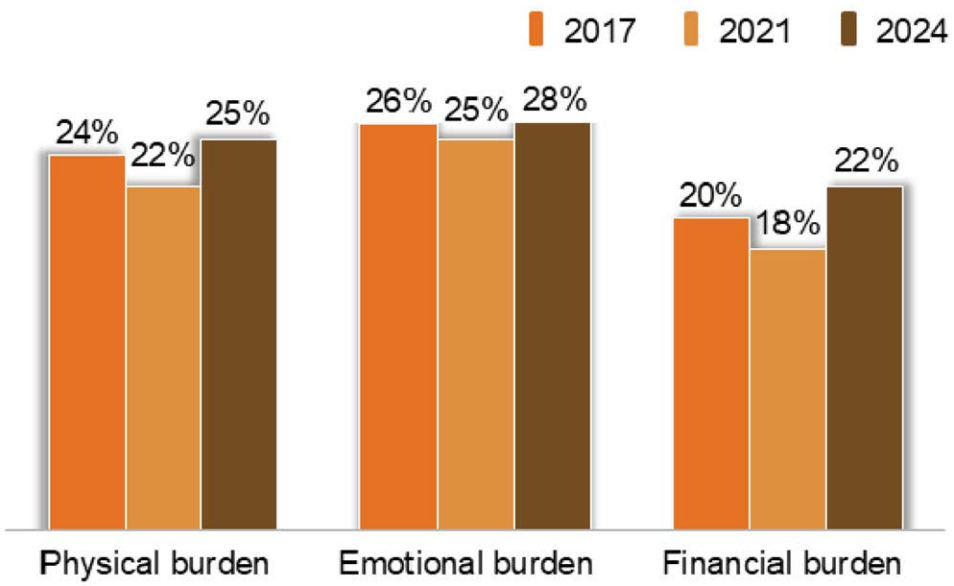
Sources: National Center to Reframe Aging, CASOA

By spotlighting the diverse and fulfilling lives of older Hoosiers at all stages through programs and campaigns, Indiana can help change the way people view aging. For example, this can be accomplished through local efforts that place older adults at the center of cultural and community life. Complementing these efforts are state-led efforts like the Golden Hoosier Award, designed to recognize the outstanding contributions of older individuals. These initiatives can have an impact of reducing ageism and promoting greater interaction between younger and older generations.

Limited awareness of the value of caregivers calls for a new narrative

Caregivers in Indiana represent individuals with a wide range of life experiences and responsibilities. They include those in the "sandwich generation" who are dual caregivers providing care for both children and older family members. They may also include older Hoosiers who provide care to other older adults or persons with disabilities. **Nearly three out of every four older Hoosiers provide care to at least one person.** Additionally, 42% of Indiana's caregivers provide 20 or more hours of care per week, compared to 30% of people nationally. Given the scale, a large proportion of Hoosiers of all ages will provide some form of care—paid or unpaid—to another member of their community, heightening the need and opportunity to broaden awareness of caregiving.

Figure 12: Burdens facing older Hoosiers associated with providing care for friends, family, or neighbors, %, 2017-2024



Source: CASOA

As the number of Hoosiers aged 55 and over grows, the number of paid caregivers is not increasing to meet that need. This shortage of formal care may impose additional responsibilities on older Hoosiers and others who work as unpaid caregivers.

A number of family caregivers provide support to individuals experiencing Alzheimer's disease and related dementias. Reframing these diseases as not the end of life, but as the reality faced by individuals who still add value in our society can help foster greater support for all involved in the care process.

Despite the state's progress along the AARP's overall LTSS scorecard, Indiana ranks in the bottom quartile of states in providing supports for family caregivers. This represents an opportunity to identify and develop additional supports for family caregivers and to redefine the narrative around who caregivers are. Caregivers span demographic and regional backgrounds, ensuring the dignity of those they are providing care to, even amidst challenging health diagnoses. Caregivers can also include individuals w ho do not identify as caregivers, but instead as dutiful family, friends and loved ones that may experience challenges in providing care, including around behavioral health. **Innovative solutions that foster connection and information sharing among caregivers are key to building awareness of the diversity of Indiana's caregivers.** Similarly, initiatives like the Division of Aging's Caregiver Survey can help increase understanding of these diverse needs and experiences.

Examples of how we can reframe aging

Government entities

- *Adopt age-inclusive language in policy*
- *Develop campaigns to celebrate older adults*
- *Create new recognitions for older Hoosiers*

Businesses

- *Develop manager trainings to support older employees*
- *Improve HR policies that protect older adults*

Legal & banking institutions

- *Adopt products, services, and policies that support older adults with their finances*
- *Develop employee trainings to support older clients*

Communities

- *Promote a culture where residents check on their older neighbors*
- *Foster opportunities for youth to engage older relatives*

Health systems

- *Train health care providers on the unique needs of older patients*
- *Help health care providers learn how to actively involve caregivers in the care of older adults*

Marketing & advertising groups

- *Develop guidelines on how to represent older adults in media*
- *Launch marketing campaigns to promote inclusion and combat ageism*

Public spaces

- *Host age-inclusive & accessible events*
- *Develop intergenerational programming*
- *Design communal spaces for multi-ability use*

Reframe Aging shifts the culture around the perceptions of aging and caregivers. It outlines strategies for creating a more age-inclusive and age-positive society that highlights and celebrates the many contributions of older Hoosiers, as well as the individuals who care for them.

Reframe Aging will focus on two pillars:

Changing the narrative

Changing the perceptions and biases toward aging through identifying effective strategies to enforce positive stereotypes of what it means to age with purpose, community and care

Care and support

Fostering awareness of the essential role, diversity, and experience of Hoosiers who provide care to others, given the widespread impact caregiving has on communities, economies and personal lives

Objectives and key initiatives discussed in support of **the pillars across Reframe Aging can support the advancement of pillars under the other three goals, including:**

- Age-Friendly Communities
  - Economic opportunity

Pillar 1: Changing the Narrative

Measuring Progress[10]

> Engage communities across Indiana to change the narrative on aging, increasing the percentage of older adults responding positively (Excellent or Good) to:
>
> — Openness and acceptance of the community towards older residents of diverse backgrounds from 47% in 2024 to 60% in 2035.
>
> — Making all residents feel welcome from 46% in 2024 to 60% in 2035.
>
> — Valuing older residents in your community from 43% in 2024 to 60% in 2035.

This pillar focuses on transforming how aging is perceived in Indiana by highlighting the work, wisdom and contributions of older Hoosiers. The objectives under this pillar aim to reframe the narrative around aging through promoting the use of age-friendly language, shifting cultural attitudes via campaigns and fostering intergenerational interactions. Additionally, the pillar emphasizes the importance of community engagement strategies as key to an environment where individuals of all ages can see diverse representations of what aging looks like.

[10] *Age Forward Together* strives to be a data-forward plan that makes use of the most relevant and appropriate data to support accurate measures of success. Indiana, like other states, has significant data gaps and data access issues related to aging and older adults. The measures established below make use of data that was deemed best available to establish measurable outcomes that supported each pillar. Please see "Next Steps" for additional information on improving data collection for the MPA.

Objectives

1.1 Increase incorporation of age-inclusive language across public and private sector communications materials

1.2 Expand the number of public and private sector entities that adopt or use policies that address inclusion and needs of adults

1.3 Grow the number of platforms where the contributions of older Hoosiers can be celebrated and recognized

1.4 Increase opportunities for intergenerational engagement and social interactions to promote age inclusion

Examples of Potential Initiatives

Below are examples of potential initiatives that stakeholders could consider to advance these objectives:

- Establish a statewide multimedia campaign featuring the diverse lives and lived experiences of older Hoosiers with the goal of highlighting contributions of older Hoosiers and addressing misconceptions of aging.
- Develop promotional and educational materials highlighting the economic contributions of older adults, including those who provide care, to Indiana's economy.
- Partner with experts on age-friendly communication guidelines to review and update all state-funded websites and promotional materials.
- Work with existing Indiana AARP Age-Friendly designated cities to document and share strategies across the state for achieving Age-Friendly status.
- Work with youth and college programs to develop educational and extracurricular activities that demystify aging and promote increased interaction across generations.

Pillar 2: Care and Support

Measuring Progress[11]

- Reduce the percentage of Hoosiers experiencing financial strain as a problem while providing care to another person from 20% in 2024 to 13% in 2035, experiencing emotional strain as a problem while providing care to another person from 28% in 2024 to 20% in 2035 and experiencing physical strain as a problem while providing care to another person from 25% in 2024 to 17% in 2035.
- Increase caregivers engaging in evidence-based programs and education or support programs.
  - This data gap will be measurable in the future with a compilation of existing caregiver support programs across the state.

[11] *Age Forward Together* strives to be a data-forward plan that makes use of the most relevant and appropriate data to support accurate measures of success. Indiana, like other states, has significant data gaps and data access issues related to aging and older adults. The measures established below make use of data that was deemed best available to establish measurable outcomes that supported each pillar. Please see "Next Steps" for additional information on improving data collection for the MPA.

Through the objectives under this pillar, our plan will establish a comprehensive support system for caregivers. This system will include a centralized repository of resources, best practices and data accessible to medical professionals, advocates and officials to improve access to and utilization of existing programs. Collectively, these efforts focus on creating an inclusive, supportive community for caregivers and changing the narrative to boost awareness of the many representations of caregiving.

Objectives

2.1 Promote the value and impact of the care economy to change perceptions of caregiving and inform the design of tailored supports for all caregivers

2.2 Increase incorporation of broader definitions of caregivers across public and private sector resources and communications materials

2.3 Increase public-private partnerships to develop more universally adopted resource hubs focused on supports for caregivers

Examples of Potential Initiatives

Below are examples of potential initiatives that stakeholders could consider to advance these objectives:

> Utilize the existing INconnect Alliance site to develop and host a centralized, state-run resource hub with information on programs, services and relevant organizations that provide caregiver supports.

> Partner with employers, medical care providers and service organizations to develop and distribute promotional materials that outline available caregiver supports.

Next steps

Building on the momentum of existing efforts, Age Forward Together suggests the following next steps for the state and its partners to implement this MPA and promote opportunities to age well across Indiana.

Engagement Across Indiana to Continue Collaboration

Continued stakeholder partnership aimed at keeping strong momentum for implementation

- Collaborating with organizations that could contribute to the implementation of the plan objectives and key initiatives
  - Partnerships with various private, nonprofit and philanthropic institutions across the state to expand the resources and perspectives available
  - Engagement with academic institutions and state and local agencies for initiatives that would benefit from government or academic participation
- Coordinating with governmental stakeholders across the state
  - Annual progress reports and updates to keep legislators informed of developments and milestones
  - Local playbooks for city- and county-level legislators
  - Identify related legislative priorities to increase related advocacy
- Informing the general public
  - Updates through newsletters and articles promoting relevant accomplishments
  - Continued collection and highlighting of stories from communities

Initial promotion of the MPA across Indiana aimed at increasing awareness and creating buy-in

- Encouraging conversation at all levels for all Hoosiers
  - Town halls
  - Listening sessions
  - Lunch and learns
  - Podcasts
- Publishing accompanying material for easy reference
  - Takeaway documents
  - Articles in Indiana-specific newspapers and magazines
  - Guest posts on partner websites

Development of a robust system for data sharing across Indiana

Improve the data infrastructure to support the MPA goals

Accurate, timely and thorough data infrastructure is critical to the success of Indiana's Age Forward Together initiative. Through data-informed decision-making, the state and its partners will better understand the needs and gaps within the aging system and be better able to identify areas and strategies for improvement, as well as track progress toward goals. State agencies and partners hold significant datasets that provide information about older Hoosiers.

- Improving the accessibility of existing aging data and data sources in Indiana
  - Streamline data sharing agreements between state agencies to efficiently distribute information
  - Improve consistency, standardization and cross-compatibility of existing datasets

> Expanding data development efforts to improve data resources for the Age Forward Together plan
  - Identify gaps in existing datasets and develop strategies to address these gaps
  - Add items to standardized surveys to take advantage of existing data collection opportunities
  - Increase utilization of the Management Performance Hub and the Indiana All Payer Claims Database for data-driven decision-making

> Assess current needs through landscape scans and addition of questions to ongoing surveys
  - Administration of BRFSS Caregiver module
  - Inclusion of BRFSS question to assess larger-scale LTSS needs in the state

> Gather additional data to understand needs of older Hoosiers not represented currently in available sources

Increase the amount, scope and quality of research focused on Indiana's aging population

As the older adult population changes and the Age Forward Together plan is implemented, new questions and research needs will become known. To continue with an evidence-based and data-driven plan, new research will need to be conducted to answer emerging questions.

> Establish a catalog of research focusing on Indiana's aging population
  - Create a publicly accessible collection of existing research focused on Indiana's aging population
  - Share information on funding sources and research organizations to foster new partnerships and provide researchers with background information on available resources

> Identify research questions of priority for the plan implementation

— Document and communicate priority areas of aging research

— Increase knowledge of and focus on these priority areas for researchers and potential funders

Appendices

I. Other Strategic Plans

To emphasize the multisector nature of this plan, the drafting process included a review of other State-sponsored resources that could inform the contents of the MPA. The review process covered the plans with measurable outcomes and potential strategies that could help to inform the MPA's four key goals. The list and table in this chapter detail these plans. Not included in this chapter are the specific programs and reports across the state and there could be additional resources that the MPA leveraged but are not specified in this chapter.

Indiana Digital Equity Plan (Indiana Broadband): Five-year roadmap aligned with the federal Infrastructure Investment and Jobs Act. The goal of this plan is to improve quality of life through expanding the number of Indiana residents with improved connectivity, which leads to creating inclusive and resilient communities that ensure opportunities for all.

Dementia Strategic Plan (IN FSSA DA): Plan mandated by the Indiana Legislature in 2021 to identify and significantly reduce the prevalence of dementia in Indiana. The central thematic areas of the DSP include public awareness, workforce development, home and community-based services (HCBS) access, quality of care work, research, health equity, and development of policies and allocations of adequate funding to address the prevalence of dementia in our state.

Direct Service Workforce Plan (IN FSSA): Three-pronged plan to fostering a Direct Service Workforce (DSW) throughout the state through short-, mid- and long-term strategies to support and empower older Hoosiers who choose to continue aging at home and could require HCBS. The plan's three goals (Wages and Benefits, Training and Pathways and Promotion and Planning) each support the objectives in Pillar 3: Support for health care provider ecosystem under Reduce Barriers.

Indiana Prosperity 2035 (Indiana Chamber of Commerce): Plan to promote and drive economic growth across the state. Of the plan's six overarching pillars, four of them support the goals of the MPA through their consideration of infrastructure, economic development and tailored strategies for the inclusion of older adults.

No Wrong Door (IN FSSA): Approach to provide a coordinated way for people to access long-term services and supports in their community regardless of pay source. Indiana's NWD is called the INconnect Alliance. INconnect Alliance provides a way for all Hoosiers and caregivers to easily obtain trusted information about public and private resources that supports informed decisions and access to LTSS options through a visible, coordinated system. Indiana's NWD effort is led by an interagency governance team.

Indiana State Service Plan (Serve Indiana): Three-year approach to advancing service and volunteerism across the state. The plan outlines three priorities including: strengthen Indiana AmeriCorps programs, increase employer-based volunteer programs in Indiana and increase awareness of Serve Indiana in the broader community.

Strategic Plan for Rural Indiana (OCRA): Plan outlining priorities that account for the needs of rural communities across the state. It lays out five key areas to inform place-making efforts by OCRA and its partners.

Indiana State Plan on Aging (FSSA DA): Four-year plan published in accordance with the OAA to outline goals and objectives related to improving the state of aging for older Hoosiers, their families and their caregivers. Topics considered include provision of HCBS, service access, caregiver well-being, creating a dementia-capable Indiana and the protection of older adults. The state plan is developed based on a comprehensive needs assessment and through input from a wide variety of stakeholders.

Indiana Behavioral Health Commission Final Report (FSSA DMHA): Report published in response to Behavioral Health Commission mandated by the Indiana Senate that proposes recommendations across five dimensions for improvements

to Indiana's behavioral health care system. These dimensions include infrastructure, workforce, populations with special considerations, financial stability and continuing work.

Resource	Organization	Relevant section in resource	Relevant sections in this MPA
Indiana Digital Equity Plan	Indiana Broadband	Goal 1	Goal 2, Age-Friendly Communities: Pillar 2
Dementia Strategic Plan	FSSA	Relevant topics across the plan include awareness, availability and quality of health care supports and services and reduction of health disparities	Goal 1, Reduce Barriers: Pillars 1-3 Goal 4, Reframe Aging: Pillars 1-2
Direct Service Workforce Plan	FSSA	Goal 1-3	Goal 1, Reduce Barriers: Pillar 3
Indiana Prosperity 2035	Indiana Chamber of Commerce	Pillar 1, 3-6	Goal 1, Reduce Barriers: Pillar 2 Goal 2, Age-Friendly Communities: Pillar 1 Goal 3, Each Journey Supported: Pillars 1 and 3
Indiana's No Wrong Door Program	FSSA	The outcome of the No Wrong Door program involves improved coordination of care for older Hoosiers	Goal 1, Reduce Barriers: Pillar 3
Indiana State Service Plan	Serve Indiana	The mission of this plan and its three corresponding priorities are to promote volunteerism across the state	Goal 3, Each Journey Supported: Pillar 2

Resource	Organization	Relevant section in resource	Relevant sections in this MPA
Strategic Plan for Rural Indiana	OCRA	Key areas 1, 2, 5	Goal 2, Age-Friendly Communities: Pillars 1-2
State Plan on Aging	FSSA BBA	Goals 1-5	Goal 1, Reduce Barriers: Pillars 1-3 Goal 2, Age-Friendly Communities: Pillars 1-2 Goal 4, Reframe Aging: Pillar 2
Behavioral Health Commission Final Report	FSSA DMHA	Part III	Goal 1, Reduce Barriers, Pillars 1-3 Goal 2, Age-Friendly Communities: Pillar 1

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III. Potential Example Initiatives across each Key Goal

*Potential example initiatives for **Age-Friendly Communities***

The below initiatives include actions with particular consideration for the following constituencies: Hoosiers aged 55 and above, with disabilities, living in rural areas, with low incomes, with limited access to broadband services, experiencing financial insecurity and those belonging to racial and/or ethnic minorities.

Pillars	Potential example initiatives
Economic Opportunity	> Identify age-friendly policies for intergenerational workplaces and develop a plan for implementing those policies over the next 10 years. > Implement a small business tax credit for local businesses run by older Hoosiers. > Promote financial incentives for businesses pursuing Certified Age Friendly Employer certifications. > Launch a statewide public awareness campaign regarding the risks, warning signs and available supports to prevent financial exploitation. > Implement a state-sponsored retirement savings plan to serve Hoosiers without access to tax-advantaged retirement savings vehicles. > Establish a state-level caregiver tax credit to relieve economic burdens on family caregivers that are spending their personal funds to care for their loved ones.

Pillars	Potential example initiatives
Livability Factors	> Adopt an age-friendly framework that complement other existing initiatives such as the AARP Network of Age-Friendly States and Communities and Dementia Friends Indiana. > Encourage the creation of policies for real estate or property developers to incorporate accessible design choices including zero-step entry and main floor bedrooms to promote age-inclusive housing.
	> Develop a playbook for health systems to implement the Age-Friendly Health System Framework throughout Indiana. > Develop public transportation policies that increase accessibility of public transit for older Hoosiers including, but not limited to, those with disabilities and in rural areas. > Launch a statewide campaign to market available programs supporting access to internet and needed technologies, especially for older Hoosiers in broadband deserts. > Promote policies that expand availability of adult day services and respite care options to support caregivers of older Hoosiers.

*Potential example initiatives for **Reduce Barriers***

The below initiatives include actions with particular consideration for the following constituencies: Hoosiers with older Hoosiers with Alzheimer's or other dementias, with behavioral and/or mental health needs, with disabilities; belonging to racial and/or ethnic minorities, who are uninsured, in rural communities, with diverse cultures and languages, ineligible for Medicaid, with low income.

Pillar	Potential example initiatives
Access to Information and Health Networks Across the Aging Spectrum	> Improve resources and services for early recognition of dementia, dementia patients and their caregivers > Improve resources and services for behavioral health patients > Improve access to and availability of behavioral health resources > Develop a set of tools or centralized resources to help people navigate the complex health care system > Increase access to services to help delay or prevent institutionalization > Enhance access to chronic condition prevention and management services > Determine the ways that older Hoosiers commonly discover resources in their communities (e.g., church, libraries, senior centers) > Identify gaps in geriatric care > Increase and improve geriatric medicine and geriatric training programs for physicians > Evaluate digital health literacy > Expand access to telehealth services by targeting internet connectivity subsidies, devices, training and navigation supports for older adults > Support the expansion of consumer-directed services within all LTSS programs > Enhance access to screening and referral for mental health care services and community supports by continued funding

Pillar	Potential example initiatives
Community Supports for Aging	> Improve broadband access across the state, particularly in rural areas > Increase knowledge and awareness regarding community resources and ability to access them (e.g., transportation, nutrition support, home care services) > Promote safety (e.g., fall prevention, elder abuse, scams and disaster preparedness) > Promote financial security for Hoosiers who are considered "near duals" or financial at-risk (e.g., Medicare counseling, senior property tax exemptions.) > Promote physical, emotional and financial well-being of caregivers > Engage older adults in community initiatives that support livability for all ages > Increase affordable and accessible housing including home repair and modifications > Pursue enhanced tenants' rights to mitigate evictions and the risk of homelessness among older adults > Establish an emergency housing assistance fund targeted to older adults to prevent evictions and mitigate utility disconnection > Expand access to legal representation/housing advocates, education and other administration resources targeted to support older adults facing eviction and other forms of housing instability > Ensure ongoing training of and financial support for housing navigation specialists
Support for Provider Ecosystem for Older Adult Care	> Explore expansion of network of community health workers and care navigators > Create a central model resource planning document to better understand best practices > Develop a strategy to improve utilization of care coordination services available through Medicare > Assess home-based primary care (medical care) and home-based community care (personal care) facilities > Expand capacity of Medicare service providers through workforce development and training opportunities > Expand Division of Aging's "No Wrong Door" governance project > Improve upon existing centralized resource databases (e.g., Indiana 2-1-1) > Improve education and resources for existing resource providers (e.g., 2-1-1 or 9-8-8 operators) > Evaluate current trends in medical service use (e.g., SHIP utilization, individual's understanding of Medicare plans)

*Potential example initiatives for **Each Journey Supported***

The below initiatives include actions with particular consideration for the following constituencies: Hoosiers aged 18-54, Older Hoosiers who are currently employed or are seeking employment, Hoosiers aged 65 and over who do not have a college degree, those volunteering or seeking volunteer opportunities, those who identify as a racial and/or ethnic minority, low-income individuals, those facing language barriers, and/or individual living in a rural community.

Pillar	Potential example initiatives
Workforce Support	> Improve the utilization and accessibility of the equipment and technologies
	> Conduct a study of workforce needs and measure the desire of older Hoosiers to work
	> Launch a stakeholder task force (including older Hoosiers) to understand what meaningful opportunities exist or could be fostered
	> Ask older Hoosiers what makes them feel valued— create survey or develop a task force
	> Provide training, best practices and guidance to employers to boost retention of older Hoosiers (e.g., boosting awareness of DWD application assistance resources, Division of Workforce Education and Training career coaching and portals)
	> Offer incentives (e.g., income salary tax credit, business tax credit) to employers who hire Hoosiers who are over retirement age
	> Examine the effects and differences of full-time and part-time on benefits for Hoosiers
	> Share best practices/data
	> Leverage existing training programs to understand the landscape of training opportunities and best practices
	> Promote vocational rehabilitation for older Hoosiers with disabilities
	> Collaborate with employers and DWD to expand remote work opportunities
	> Leverage adaptive equipment/assistive technology to aid in online job applications
	> Provide access to equipment and training on use of technology
	> Promote training on how to use social media (e.g., LinkedIn) to find work opportunities

Pillar	Potential example initiatives
Volunteerism and Civic Engagement	> Conduct a study of volunteer needs and Hoosier desire to engage in volunteer opportunities
	> Develop partnerships with Lead entities and involve a few members of volunteering older Hoosiers to get feedback on community engagement and form a task force
	> Conduct a review of current recruiting approaches, tools and data in existing retired senior volunteer programs (e.g., AmeriCorps)
	> Facilitate volunteer matching to match older Hoosiers with opportunities that they would continue with Build awareness of resources (e.g., hubs that advertise volunteer opportunities, 2-1-1) and identify how to bridge gaps in awareness
	> Establish a baseline success metric for civic engagement among older Hoosiers
	> Conduct a survey what to explore, what types of civic engagement opportunities are important to older Hoosiers and what potential barriers exist
	> Collaborate with lead entities (e.g., AmeriCorps) to create additional volunteer opportunities
	> Provide training for volunteer coordinators on the needs of older Hoosiers (e.g., physical requirements)
	> Identify and highlight best practices of intergenerational engagement
	> Work with educational institutions to understand best practices (e.g., promoting mentorship programs)
	> Promote intergenerational respect and understanding
Lifelong Learning	> Collaborate with educational institutions which provide training and adult education programs
	> Promote list of age-friendly training and education programs with local agencies (e.g., 2-1-1)
	> Establish a task force to expand the range and types of learning opportunities
	> Compile best practices from other states on learning opportunities for older residents
	> Promote digital learning opportunities for older Hoosiers
	> Conduct environmental scan to understand best practices and associated costs

Pillar	Potential example initiatives
	> Analyze educational requirements for different employment/volunteering opportunities (e.g., require a certificate versus a degree)
	> Promote grants, fund skills education and support Hoosiers' search for roles
	> Explore potential cost-sharing opportunities between older Hoosiers and employers
	> Conduct a scan to determine availability and accessibility of in-person classes
Community Ties	> Conduct study of shortfalls in accessing LTSS to evaluate short-and long-term goals
	> Set up a cross-sector community engagement team focused on meeting with groups of interest in their communities to promote opportunities, survey qualitative data and needs and better understand challenges for impacted group
	> Distribute newsletters for updates on key community programs and events
	> Collaborate with local organizations to identify and promote social events for older adults Partner with health care professionals to assess isolation and loneliness across the state and within local communities
	> Develop outreach initiatives targeted at engaging older adults by coordinating with key stakeholders
	> Partner with older Hoosiers currently receiving services to build partnerships with providers and community leaders to find out what works for them
	> Launch educational and awareness campaigns to connect older Hoosiers with resources and agencies focused on forging community connections
	> Ensure existing resources on loneliness and social isolation are accessible to all older adults, especially those living in rural communities or experiencing broadband challenges
	> Pursue funding opportunities that support a range of connectivity opportunities for older adults, including both physical and in-person opportunities 125%

*Potential example initiatives for **Reframe Aging***

The below initiatives include actions with particular consideration for the following constituencies: Older Hoosiers living with disabilities, belonging to gender and sexual minorities, living in rural communities, living alone. Additional constituencies include informal caregivers with particular focus on those aged 55 and over as well as dual caregivers, those with care-recipients with disabilities and caregivers and older Hoosiers belonging to racial and/or ethnic minorities.

Pillar	Potential example initiatives
Changing the Narrative	> Ensure current legislation uses age-friendly and inclusive language and revise where needed > Conduct ageism/ ableism training for all state staff working in public-facing/public assistance programs (e.g., DFR) > Implement age-friendly curriculum (e.g., Reframe Aging) for legislators and staff responsible for development of aging-related policy > Create opportunities for official state recognition of programs and individuals that support and advocate for older Hoosiers (e.g., Golden Hoosier Award) > Collaborate with the state's public libraries to conduct storytelling campaigns that focus on highlighting older adults in active roles > Develop educational programs (both K-12 and college-level) that highlight aging as a positive phase of life > Examine how older adults are included in various programs at state colleges and universities (e.g., what is taught about older adults in public health, nursing, social work programs) > Encourage cities to join the AARP Age-Friendly Network of Communities > Develop local service-based, intergenerational learning programs > Enhance transportation services to promote safe and easy travel for older Hoosiers > Facilitate group activities in local communities to encourage social engagement (e.g., walking clubs, book clubs, gardening clubs)

Pillar	Potential example initiatives
	> Assess the location and use of senior centers (e.g., geography, offerings, promotion efforts)
	> Partner with visitors' bureaus and tourism agencies to promote events with a special designation for age-friendly events
	> Create a framework for activities that promote interaction among Hoosiers of different ages
	> Launch a statewide multimedia campaign (e.g., videos, podcasts) to highlight older Hoosiers who are redefining aging through meaningful careers, volunteering, mentoring and community involvement
	> Integrate the Division of Aging's efforts on OAA regulations' expanded definitions of "Greatest Economic Need" and "Greatest Social Need" to include relevant groups
	> Promote culture change within state administrative and legislative leadership resulting in ongoing visionary goal-setting, initiative prioritization and development, policy making and communications that explicitly value the contributions of older Hoosiers as workforce members, entrepreneurs and business owners, civic leaders, public servants, creative arts professionals, community volunteers, health care providers, caregivers and other roles contributing to the economic vitality and quality of life in Indiana
Care and Support	> Leverage the existing INconnect Alliance website to host a repository of information on programs, services and resources available for caregivers
	> Conduct a landscape analysis to identify and implement programs that reflect the diversity of caregivers' needs and offer specialized services (e.g., caregivers who work, older adult caregivers, low-income caregivers, caregivers from culturally diverse backgrounds)
	> Develop bilingual and multicultural support services with culturally appropriate resources
	> Partner with HR associations to develop resources for employers to share with working caregivers
	> Consider broader definition of the term caregiver (e.g., OAA Title III E Family Caregiver Support)
	> Centralize and share available resources for caregivers
	> Advocate for paid family leave in the General Assembly

Pillar	Potential example initiatives
	> Leverage telehealth platforms for caregiver support (e.g., virtual consultations with health provider, social worker, mental health professional)
	> Collaborate with health systems to integrate caregiver assessments as part of routine wellness screenings
	> Implement evidence-supported programs for family caregivers, including expansion of existing Trualta, TCARE and other caregiver support programs
	> Expand support to organizations that support caregivers (e.g., financial assistance)
	> Develop a plan for recruiting culturally competent respite providers
	> Explore use of digital caregiver tools and online platforms that centralize caregiver resources
	> Expand support to the organizations that provide resources and supports for caregivers
	> Conduct an analysis of existing 2-1-1 and state caregiver resources
	> Administer the BRFSS Caregiver module to better understand the experiences and needs of Hoosiers who provide care
	> Use family caregiver assessments and plans of care to gather data Prioritize collection of family caregiver data and outcomes
	> Develop state evaluations for family caregiving programs

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V. Acronyms

Acronym	Full form
AAA	Area Agencies on Aging
AARP	American Association of Retired Persons
ABC	Aging Brain Care Program
ACL	Administration of Community Living
ADA	American with Disabilities Act
ADL	Activities of Daily Living
ADRC	Aging and Disability Resource Center
BBA	Bureau of Better Aging
BRFSS	Behavioral Risk Factor Surveillance System
CAFE	Certified Age Friendly Employers
CAHPS	Consumer Assessment of Health care Providers and Systems
CASOA	Community Assessment Survey for Older Adults
CHCS	Center for Health Care Strategies

Acronym	Full form
CHOICE	Community and Home Options to Institutional Care for the Elderly and Disabled
DFR	Indiana Division of Family Resources
DSW	Direct Service Workforce
DWD	Indiana Department of Workforce Development
EOL	End-of-Life care
FSSA	Indiana Family and Social Services Administration
GDP	Gross Domestic Product
HCBS	Home- and Community-based Services
IAAAA	Indiana Association of Area Agencies on Aging
IADLs	Instrumental Activities of Daily Living
IHCDA	Indiana Housing and Community Development Authority
K-12	Kindergarten through 12th Grade
MPA	Multisector Plan on Aging
NCI-AD	National Core Indicators—Aging and Disabilities
NWD	No Wrong Door Program

Acronym	Full form
OAA	Older Americans Act regulations
OCRA	Indiana Office of Community and Rural Affairs
PACE	Program for All-Inclusive Care to the Elderly
SHIP	Indiana State Health Insurance Assistance Program
SNAP	Supplemental Nutrition Assistance Program
TCARE	Tailored Caregiver Assessment and Referral Program