

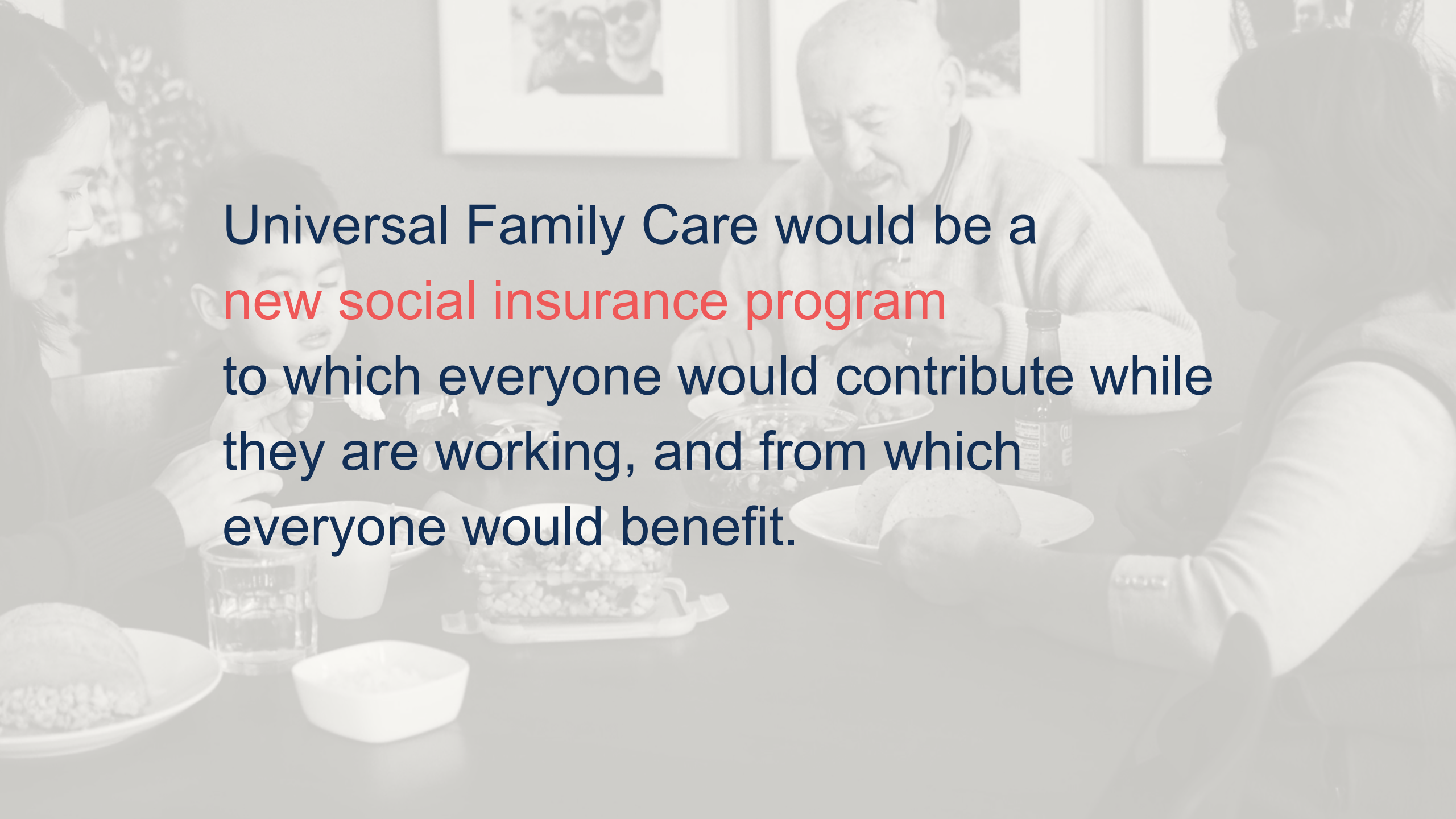
Universal Family Care

An Integrated Approach

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Universal Family Care**

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Universal Family Care would be a **new social insurance program** to which everyone would contribute while they are working, and from which everyone would benefit.

Universal Family Care Insures for 3 Care Needs



EARLY CHILD CARE AND EDUCATION (ECCE)



PAID FAMILY AND MEDICAL LEAVE (PFML)



LONG-TERM SERVICES AND SUPPORTS (LTSS)

The case for an integrated, universal approach

We all juggle work
and care

Not just those with low income

More family friendly

Allows families to focus on one other during care episodes

More efficient way to
pay for care

Families pay a little from each paycheck rather than a lot
during time of crisis

One stop shop

Less red tape for families and states due to single access point,
lack of means testing



As Leah begins to explore her options, UFC offers her an integrated approach to care supports grounded in her specific family care situation:

First, it asks what she needs.

Then, it suggests a personalized set of supports she may be eligible for.

Welcome.

Universal Family Care supports American families with benefits and resources for quality care across every stage of life.

[BENEFITS GUIDE](#)

BENEFITS GUIDE

Assess your care needs.

To learn about benefits you could be eligible for, answer a few simple questions about your situation.

Then, you'll be guided through an application tailored to your family's needs.

Start

☰ UFC



**First, who are
you looking for
benefits for?**

Myself

A family member

☰ UFC



Which family member?

My Child

My Parent

Someone Else

☰ UFC



**Tell us their full,
legal name.**

Harold

Reyes

Next

What sorts of activities do you think Harold needs help with?

- Getting in or out of bed
- Transfer
- Household mobility
- Eating
- Toilet use

☰ UFC



**Is Harold currently
enrolled in any
other benefits or
health insurance
programs?**

Medicare



Select



Complete

UFC can help.



Based on your answers, you and your family may be eligible to receive the following types of benefits:

POSSIBLE BENEFITS:

Over the course of Leah's lifetime, there will be multiple moments when she might need Universal Family Care...

In each of these moments, UFC offers Leah guidance, resources, and relief she needs to care for her family. Let's take a look at how she manages her UFC dashboard.

☰ UFC



Hello Leah



Joshua



Harold



Camila

Notification:



Harold has a new active benefit



Applications



Documents

Pillars of a Universal Family Care program

Work is the foundation

Everyone who is working contributes and the program enables people to work

Flexible and portable

Covers people across jobs, including 1099 income, across the life course as needs change

Single access point for variety of supports

Supports change as care needs change

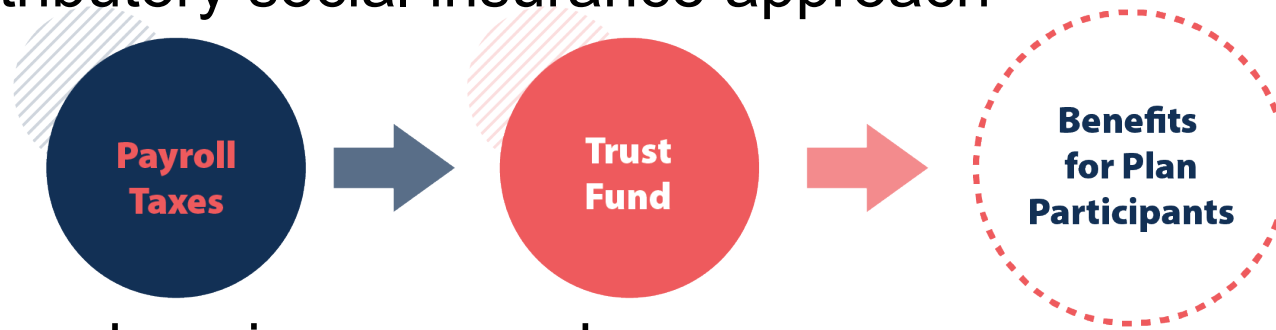
Invests in care workforce

Compensation, labor protections, career ladders

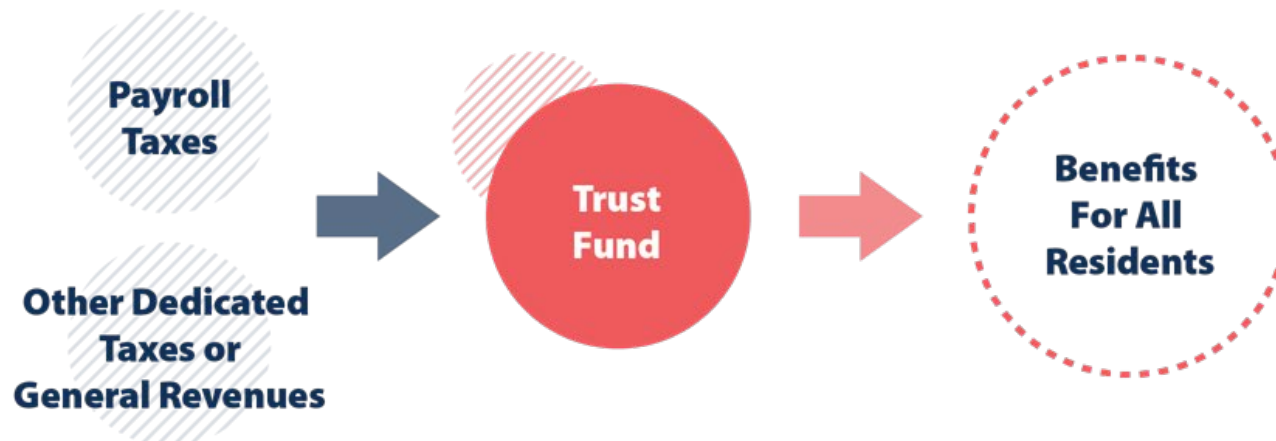
UFC Design Elements and Considerations

Two structural approaches:

- I. Contributory social insurance approach

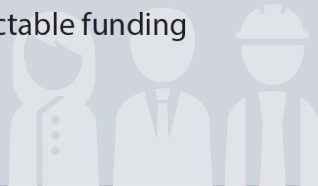


- II. Comprehensive approach



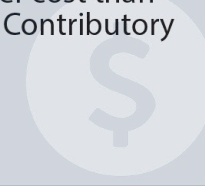
Option 1: Core Contributory UFC

- Only contributors can benefit; vesting requirement for long-term services and supports
- Modest benefits, but sufficient to help most people
- Stable, predictable funding



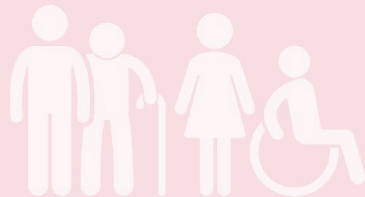
Option 2: Expanded Contributory UFC

- More generous benefits than Core Contributory
- Less stringent vesting requirements for long-term services and supports
- Higher cost than Core Contributory



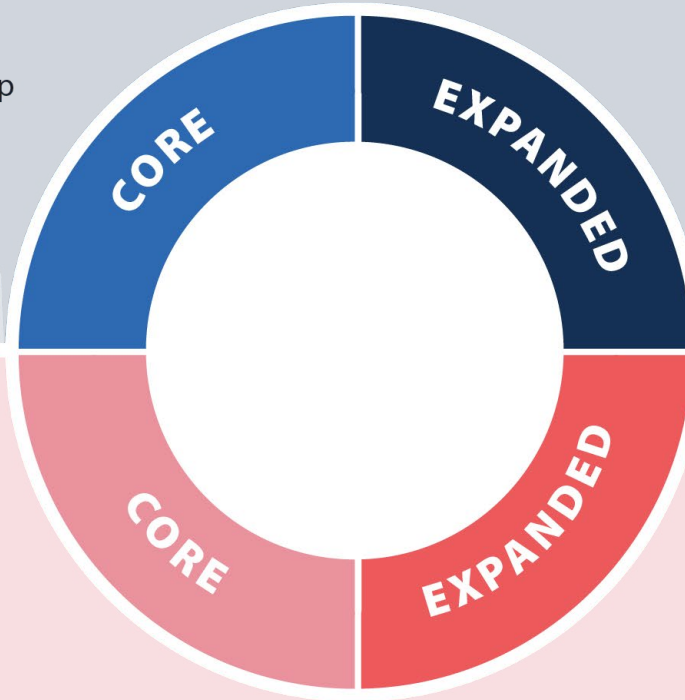
Option 3: Core Comprehensive UFC

- Covers everyone, not just workers
- Reduces inequality by covering most vulnerable populations
- Covers those aged 65+ via premiums



Option 4: Expanded Comprehensive UFC

- Most universal coverage
- Makes early child care and education available to all children free of charge (like public school)
- Stipend for full-time family caregivers
- Higher cost than Core Comprehensive



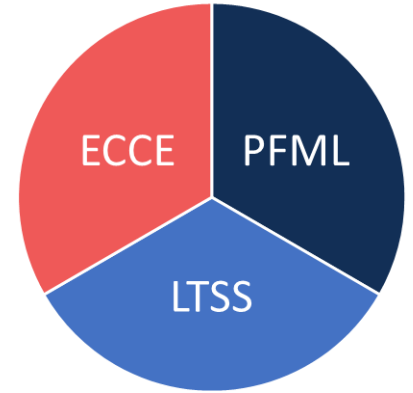
What Level of Financing Would be Required?

Preliminary ballpark estimate:

| UFC Program | Social Security Payroll Tax Rate | Income Tax Rate | Medicare Tax | | Medicare Tax | | |
|--------------------------------|----------------------------------|-----------------|-----------------------|---|--------------------------------------|---|----------------------------|
| | | | (if payroll tax only) | | (if payroll & investment income tax) | | |
| | | | Payroll tax rate | Additional rate on earnings > \$200k/\$250k | Payroll tax rate | Additional rate on earnings > \$200k/\$250k | Investment income tax rate |
| ECCE: NAS Illustrative Package | 2.02% | 1.48% | 1.55% | 0.66% | 1.44% | 0.61% | 2.56% |
| PFML: Family Act | | | | | | | |
| LTSS: Front-End Coverage | | | | | | | |

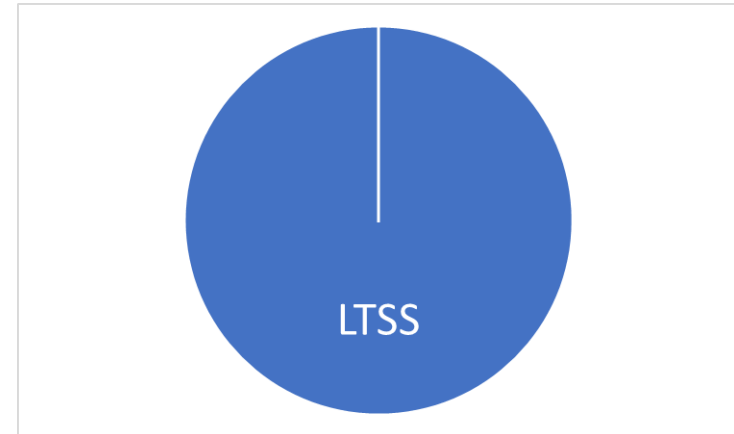
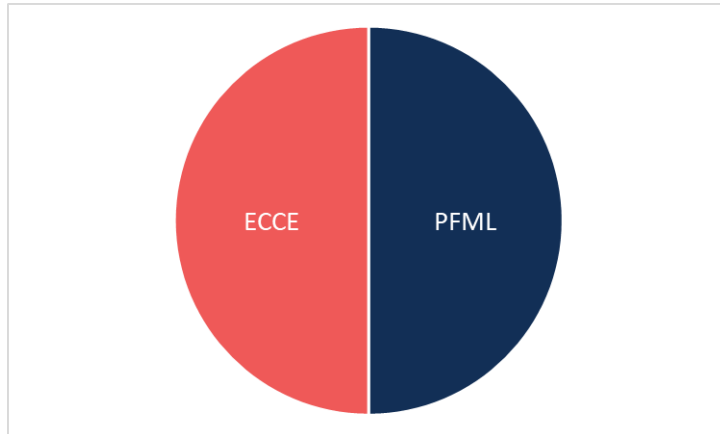
Financial Integration

- Highly integrated: **One care insurance fund**
- Moderately integrated: **Two funds**

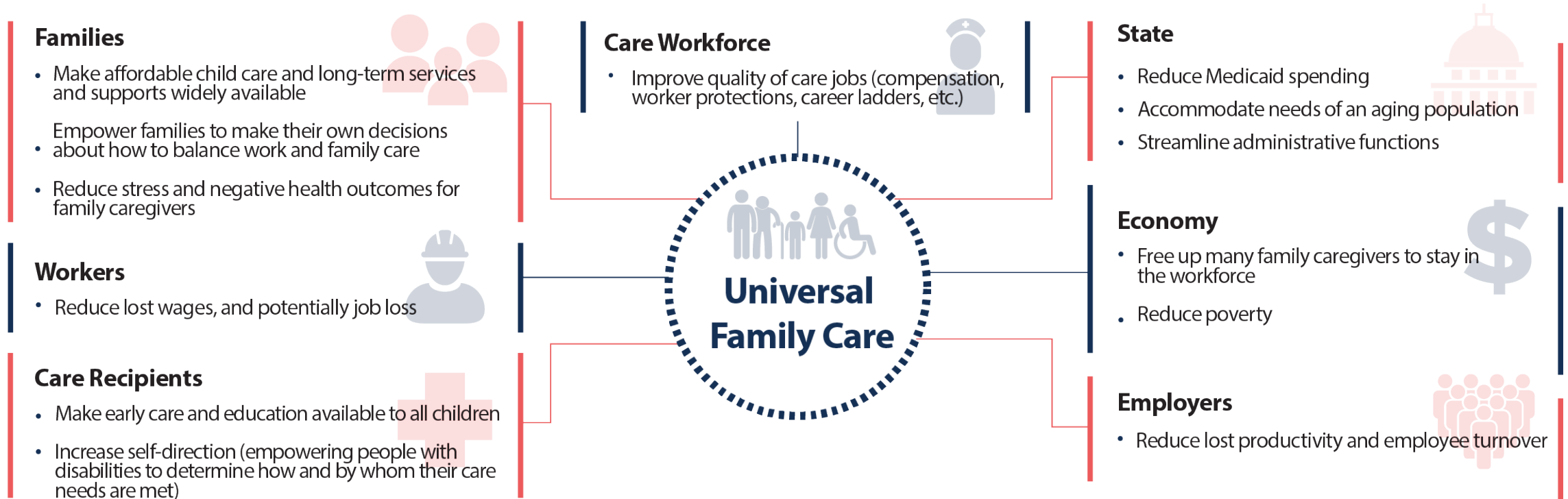


ECCE/PFML: 1-2 Year Horizon

LTSS: 75 Year Horizon



How Could UFC Benefit Society?





We may experience a variety of care needs at once or over the course of our lives.

Having a Child



Disability



Family Member Needing Long-Term Services and Supports



Medical Condition



Aging Parent



Partner's Medical Emergency