

# **Summary**

## **Purpose and Research Question**

In order to answer the study question, "What recent initiatives have been implemented to improve service coverage, financial protection, and financial sustainability in the long-term care sector for persons 60 years and older?" Macdonald et al. (2024) conducted a rapid scoping review. In response to the increasingly aging global population, the study sought to locate, map, and evaluate the literature on recent governmental initiatives (reforms, laws, and programs) targeted at enhancing financial sustainability, financial protection, and long-term care (LTC) coverage.

## **Methods**

The researchers used a rapid scoping review process that adhered to PRISMA-ScR criteria and JBI standards. For reports released between January 2017 and August 2022, they looked through four databases (MEDLINE, CINAHL, EMBASE, and EconLit) as well as four sources of grey literature. After the initial search produced 51,766 records, titles and abstracts were ranked using a supervised machine learning technology called Continuous Active Learning. After being separately examined by two reviewers, 24 reports finally satisfied the requirements for inclusion.

According to the inclusion criteria, studies had to: (1) document contemporary long-term care (LTC) initiatives for individuals 60 and older, (2) include assessment, and (3) explicitly address financing. In order to classify the data according to three main outcomes—coverage, financial protection, and financial sustainability—the team used a pre-designed form to extract the data and descriptive qualitative content analysis to assess the results.

## **Key Findings**

The review identified five major LTC initiatives across multiple countries:

### **Coverage Innovations:**

- Most initiatives aimed for universal or near-universal population coverage
- China's LTCI pilots (13 studies) demonstrated expansion from urban-only coverage in 7 cities to rural inclusion in 8 cities
- Singapore's CareShield Life implemented mandatory coverage for all citizens born after 1980
- Common strategies included eligibility expansion, copayment reductions, and simplified provider systems

### **Financial Protection Outcomes:**

- China's LTCI pilots achieved 23.5% reduction in out-of-pocket medical expenses for inpatients
- Medical service utilization decreased (22.8% outpatient, 19.8% inpatient) in pilot cities
- Taiwan's LTC 2.0 reduced copayments from 30% to 16% and waived fees for low-income users
- Netherlands reform showed unintended cost-shifting when municipalities directed patients to centrally-funded institutional care

### **Financial Sustainability Results:**

- Mandatory insurance schemes with risk pooling across age cohorts showed greatest promise

- China's pilots faced sustainability challenges due to over-reliance on medical insurance fund transfers
- Singapore's model incorporated prefunding with premiums paid from age 30-67
- Successful models required integration with existing healthcare systems and diversified funding sources

## Critical Analysis

### Strengths

- Robust Research Methods: To capture a greater variety of foreign programs, the study employed sophisticated search techniques across several databases without regard to language restrictions. The process remained methodical while becoming more efficient with the use of computer-assisted screening. The majority of the papers, 21 out of 24, were deemed to be of good quality by the researchers.
- Global Coverage: Since the majority of previous research exclusively examined wealthy countries, the review filled a significant vacuum by examining programs from nations with varying income levels (rich to poor countries). The years 2017-2022 encompassed current initiatives while providing sufficient time to observe some outcomes.
- Clear Organization: The study made it simple to evaluate various programs by grouping their findings into three distinct categories: coverage, financial protection, and financial sustainability. Focusing only on programs that had been evaluated made the findings more reliable than just describing policies.

### Weaknesses and Limitations

- Uneven Geographic Focus: 13 out of 24 studies, or more than half, focused on China's initiatives, which may limit the generalizability of the results. Although the authors acknowledged this problem, it nevertheless restricts the applicability of the findings elsewhere.
- Timing Problem: Although the 5-year time constraint kept material up to date, it probably missed significant projects because there is typically a lag between the initiation of a program and the publication of study on it. Some research limited practical insights by focusing solely on policy documents without real-world data.
- Missing Equity Data: The evaluation discovered significant gaps in the analysis of group fairness. The lack of information regarding racial, religious, and gender minorities made it difficult to comprehend how these programs differ in their effects on various communities.

## Areas for Future Research

- Long-term Research: The review concluded that longer-term research is desperately needed to determine whether programs continue to be financially viable. Programs should be monitored long after they are launched in future studies.
- Fairness-Focused Studies: To aid in the creation of just policies, future research must specifically look at how programs impact certain demographic groups.
- Cost Studies: One significant research gap is a lack of thorough cost-effectiveness studies. Policy decisions could be better informed by weighing the advantages and disadvantages of various financing strategies.

- Implementation Studies: More study is needed to determine what works, for whom, and under what conditions, as seen by the dearth of implementation data in many studies.