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# RACHAEL A. CABRAL-GUEVARA

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STATE SENATOR • 19<sup>TH</sup> SENATE DISTRICT

*Testimony before the Senate Committee on Health*

*Senator Rachael Cabral-Guevara*

*April 23, 2025*

Hello, members of the Senate Committee on Health. Thank you for allowing me to provide testimony on Senate Bill 152, a simple proposal that will ensure all funds for the Alzheimer's Family and Caregiver Support Program (AFCSP) can be utilized to assist families and their loved ones.

AFCSP helps Wisconsin families provide care for loved ones at home, improving quality of life and reducing the burden of health care costs. Due to outdated eligibility criteria, counties administering the program are struggling to spend the funds the state provides. Even more concerning, recent changes in the federal code will cause Wisconsin to lose access to the National Family Caregiver Support Program (NFCSP), which requires state or local matching funds that do not limit eligibility through means testing.

Our bill eliminates the outdated income cap eligibility barrier for the program. Without this cap, counties will have the flexibility to utilize the full amount provided to them by the state, maintain access to the federal matching program, and still implement policies that prioritize individuals with the greatest need for these critical resources.

Currently, an individual is only eligible to receive these county resources if a doctor provides a statement confirming a diagnosis of Alzheimer's disease or another type of irreversible dementia or the joint income of the person with Alzheimer's disease and that person's spouse is \$48,000 per year or less.

AFCSP covers services needed to keep a person with Alzheimer's living in the community. The maximum amount of services an individual in the program may receive is capped at \$4,000.

When the program was created by the legislature in 1987, the original income eligibility was capped at \$40,000. Adjusted for inflation, the income cap would be roughly \$114,000 today. Last year alone, ten percent of the funds allocated by the state went unspent by counties due to the limited number of individuals falling under the income cap. Counties only expect the number of individuals under the income cap to shrink. Given the new federal code and the flexibility for counties to utilize these resources for individuals with the greatest need, the common-sense solution is to eliminate the cap in state statute.

I am hopeful you will support this simple step in the right direction to help improve access for families across the state. Thank you for your time.



State of Wisconsin  
Department of Health Services

Tony Evers, Governor  
Kirsten L. Johnson, Secretary

**TO:** Members of the Senate Committee on Health

**FROM:** Arielle Exner, Legislative Director

**DATE:** April 23, 2025

**RE:** Senate Bill 152, relating to: financial eligibility for the Alzheimer's family and caregiver support program

The Wisconsin Department of Health Services (DHS) appreciates the opportunity to submit written testimony in support of SB 152. This bill proposes to eliminate the income eligibility cap for the Alzheimer's Family and Caregiver Support Program (AFCSP), a long-standing program that provides vital assistance to caregivers of individuals living at home with Alzheimer's disease and other forms of dementia. This change would allow counties and Tribal Nations greater flexibility in using AFCSP funds to support the growing number of dementia family caregivers, including some previously ineligible for any support due to modest income thresholds established over 40 years ago.

The Alzheimer's Family and Caregiver Support Program plays a critical role in supporting caregivers by providing financial assistance for in-home services, caregiver respite, and minor home improvements that allow people with dementia to continue living at home. According to the Alzheimer's Association, 120,000 Wisconsin residents aged 65 and older were living with Alzheimer's disease in 2022. This number is expected to rise significantly as Wisconsin's senior population grows by 44% by 2040, adding 471,400 more people aged 65 and older.<sup>1</sup> With this projected increase in the number of individuals affected by Alzheimer's and other forms of dementia, the need for comprehensive caregiver support will only continue to grow. By modernizing AFCSP eligibility requirements, this proposal would expand access to caregiver support resources, which aligns with this administration's broader efforts to strengthen Wisconsin's aging and caregiver support infrastructure.

In response to these growing challenges, Governor Evers' 2025-2027 executive budget includes a \$1 million increase in funding for the Alzheimer's Family and Caregiver Support Program. This funding boost would compliment the AFCSP updates contained in SB 152 and strengthen the program's ability to reach and support more caregivers. The bill's proposed changes, which are cost-neutral to the state, will enable existing AFCSP funds to be administered more flexibly, expanding support to a broader segment of caregivers. This alignment with the Governor's budget proposal reflects a proactive approach to addressing current and future needs of family caregivers in Wisconsin.

Currently, the AFCSP provides up to \$4,000 per year for caregiving services and goods for individuals with diagnosed dementia, with a fixed allocation of \$31,058,600 in General Purpose Revenue (GPR) annually to counties and tribes. To qualify for this program, the combined income of the individual with Alzheimer's and their spouse must be \$48,000 or less. The proposed bill would remove this income eligibility requirement, eliminating a barrier that has prevented many families from accessing the program. While this change expands eligibility, it does not alter the total GPR allocated for the program.

The changes proposed in SB 152 would also enable local agencies to use AFCSP funding to meet the 25% state match requirement to receive National Family Caregiver Support Program (NFCSP) funding. The AFCSP is currently ineligible to be used as a source of state match because it uses personal income as a qualifier for enrollment. Although the precise increase in federal funding is unknown, The Department anticipates that having

<sup>1</sup> <https://www.dhs.wisconsin.gov/non-dhs/dph/dementia-plan-2024-2028.pdf>

these matching funds available would strengthen the overall financial support for the program for counties and Tribal Nations and ultimately allow them to serve more Wisconsin families impacted by Alzheimer's and other dementias.

DHS appreciates the Legislature's commitment to enhancing assistance for Wisconsin's caregivers and older adults, and reiterates its support for SB 152. The Department remains a resource to the Committee and the Legislature regarding this proposal, long-term care more broadly, and any other matters.

## MEMORANDUM

**TO:** Honorable Members of the Senate Committee on Health

**FROM:** Chelsea Shanks, Government Affairs Associate

**DATE:** Wednesday, April 23, 2025

**SUBJECT:** Support for Senate Bill 152

Senate Bill 152 eliminates the outdated income cap eligibility barrier for the Alzheimer's Family and Caregiver Support Program (AFCSP). The program has been helping Wisconsin families since 1985. The Wisconsin legislature created the AFCSP in response to the growing number of families caring for loved ones at home with irreversible dementia.

The program helps Wisconsin families provide care for loved ones at home, improving quality of life and reducing the burden of health care costs. The AFCSP is managed by the Wisconsin Bureau of Aging and Disability Resources, which provides funds to each county and tribe for:

- Caregivers to acquire services and goods to care for someone with Alzheimer's and;
- Counties to expand and create new services for people with dementia.

An individual is only eligible to receive these county resources if:

- A doctor provides a statement confirming a diagnosis of Alzheimer's disease or another type of irreversible dementia and;
- The joint income of the person with Alzheimer's disease and that person's spouse is \$48,000 per year or less.

When the program was created, the original income eligibility was capped at \$40,000 per year. Adjusted for inflation, the income cap would be roughly \$114,000 today. Last year alone, ten percent of the funds allocated by the state went unspent by counties due to the limited number of individuals eligible under the income cap. Counties only expect the number of individuals under the income cap to shrink.

Due to outdated eligibility criteria, counties administering the program are struggling to spend the funds the state provides. Even more concerning, recent changes in the federal code will cause Wisconsin to lose access to the National Family Caregiver Support Program (NFCSP), which

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requires state or local matching funds that do not limit eligibility through means testing.

Given the new federal code and the flexibility needed for counties to utilize these resources for individuals with the greatest need, the common-sense solution is to eliminate the cap in state statute.

Removing this cap will provide counties with the ability to utilize the full amount provided to them, maintain access to the federal matching program, and still implement policies that prioritize individuals with the greatest need for these critical resources.

For these reasons the Wisconsin Counties Association respectfully requests your support for Senate Bill 152. Thank you for your consideration.

Contact: Chelsea Shanks, Government Affairs Associate  
608.663.7188  
[shanks@wicounties.org](mailto:shanks@wicounties.org)



Greater Wisconsin  
Agency on Aging Resources, Inc.

Date: April 23, 2025

To: Chairwoman Cabral-Guevara and Members of the Senate Committee on Health

From: Janet Zander, Advocacy & Public Policy Coordinator

Re: Support for SB 152 – Financial eligibility for the Alzheimer's Family and Caregiver Support Program (AFCSP)

Thank you for this opportunity to share testimony on SB 152. The Greater Wisconsin Agency on Aging Resources, Inc. (GWAAR) is a nonprofit agency committed to supporting the successful delivery of aging programs and services in our service area consisting of 70 counties (all but Dane and Milwaukee) and 11 tribes in Wisconsin. We are one of three area agencies on aging (AAAs) in Wisconsin. Our mission is to deliver innovative support to lead aging agencies, as we work together to **promote, protect, and enhance the well-being of older people in Wisconsin.**

We are grateful to the state legislature for their ongoing support and funding of this essential program. Since 1985, the Wisconsin AFCSP has been a vital resource for families caring for loved ones with dementia, at home. AFCSP provides essential services like respite, transportation, and in-home support, which delay more costly Medicaid funded care. On average family caregivers spend an average of \$7,200/year to help meet the care needs of a loved one. For family caregivers of individuals with dementia these out-of-pocket expenses rise to an average of over \$12,000/year to pay for direct services and support, not including the financial challenges they face related to lost wages and other indirect costs. Dementia caregivers also report higher levels of stress, burden, and depressive symptoms compared to those caring for individuals without dementia.

Recent changes to the federal caregiver support program under the Older Americans Act (OAA) are making it difficult for counties and tribes to fully utilize state and federal caregiver support funding. Starting in 2025, the 25% match requirement for the federal caregiver support program can no longer be met using funds from a means-tested (income-based eligibility) program like AFCSP. More than half of Wisconsin counties were using AFCSP to meet the federal match requirement and now face losing their share of the \$3.5 million in annual federal caregiver support. Additionally, AFCSP income restrictions (household income eligibility capped at \$48,000/year) prevent some counties and tribes from fully utilizing their AFCSP funding, leaving some low- to middle-income families without the support they need.

GWAAR supports SB 152, as this legislation calling for an amendment of the state statute to eliminate the income restrictions for AFCSP will safeguard essential federal dollars for Wisconsin families, maximize state caregiver support, continue vital resources to support continued care at home and reduce healthcare cost, and further strengthen support for family caregivers across the state. We respectfully request this committee to advance this legislation and further strengthen the support available to Wisconsin family caregivers.

We appreciate the interest in and efforts of policy makers to protect crucial family caregiver resources and look forward to continuing to work with you on policies that improve the quality of life of older people in Wisconsin.

Thank you for your consideration of these comments and recommendations related to SB 152.

Sincerely,

Janet Zander

Advocacy & Public Policy Coordinator, MPA, CSW

Greater Wisconsin Agency on Aging Resources

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**Date:** Wednesday, April 23, 2025

**To:** Chairwoman Cabral-Guevara and Members of the Senate Committee on Health

**Subject:** 2025 Senate Bill 152; Relating to: financial eligibility for the Alzheimer's family and caregiver support program.

Dear Chairwoman Cabral-Guevara and Members of the Senate Committee on Health,

I am writing on behalf of the Alzheimer's Association Wisconsin Chapter to express our support for Senate Bill 152, which would eliminate the income eligibility requirements for the Alzheimer's Family Caregiver Support Program (AFCSP).

We would like to extend our sincere thanks to Chairwoman Cabral-Guevara for authoring this legislation, to Senator Testin for co-authoring, and to Senators James and Drake for their support as co-sponsors. Your leadership on this issue reflects a strong, bipartisan commitment to the caregivers and families affected by Alzheimer's disease and other dementias across Wisconsin.

Alzheimer's disease is a growing crisis in Wisconsin. Currently, 110,900 residents aged 65 and older are living with Alzheimer's disease, and this number is projected to increase significantly in the coming years. Additionally, 205,000 family caregivers provide an estimated 297 million hours of unpaid care annually. The financial strain on the state is also substantial, with \$924 million in Medicaid costs attributed to Alzheimer's care.

AFCSP is a Wisconsin success story. Established 40 years ago, it was the first program of its kind in the nation and ultimately served as the model for the federal National Family Caregiver Support Program (NFCSP). AFCSP has been instrumental in providing essential support services such as respite care, home safety modifications, and transportation assistance, enabling families to care for their loved ones at home. However, the current income eligibility cap of \$48,000 excludes many middle-income families who still face significant financial burdens due to caregiving responsibilities.

Moreover, recent changes to the federal Older Americans Act (OAA) stipulate that states cannot use means-tested programs like AFCSP as a match for federal NFCSP funding. Without legislative action to remove the income requirement, over half of Wisconsin's counties risk losing their share of \$3.5 million in annual federal caregiver support funding.

Senate Bill 152 offers a practical solution to these challenges by:

- Aligning state policy with federal regulations, ensuring continued access to vital federal funding.
- Expanding support to more families in need, regardless of income, recognizing that caregiving burdens are not confined to low-income households.
- Reducing long-term state expenditures by enabling more individuals to receive care at home, thereby delaying or preventing costly institutional placements.

Wisconsin has long been a leader in the dementia care space, and Senate Bill 152 represents one more step forward in strengthening our support for families across the state. We respectfully urge the committee to advance this bill and reaffirm Wisconsin's commitment to those impacted by Alzheimer's disease and related dementias.

Thank you for your consideration.

Sincerely,

Allison Cramer  
Director of Public Policy | Alzheimer's Association Wisconsin Chapter  
[amcramer@alz.org](mailto:amcramer@alz.org) | (608) 571-3939

**To:** Senator Cabral-Guevara and Members of the Senate Committee on Health  
**Cc:** Michael Moscicke, Committee Clerk, Senator Dassler-Alfheim, 18th District  
**Subject:** Written Testimony in Support of SB 152

Dear Chair Cabral-Guevara and Members of the Committee,

Thank you for the opportunity to submit written testimony in strong support of **Senate Bill 152**, which would repeal the outdated financial eligibility requirements for Wisconsin's **Alzheimer's Family and Caregiver Support Program (AFCSP)**.

AFCSP is one of the few state-funded resources specifically designed to support **family caregivers** of individuals living with Alzheimer's disease and other dementias. The current joint income cap of \$48,000 for a person with dementia and their spouse disqualifies many moderate-income families who are struggling to afford essential supports such as respite care, in-home care, and home modifications. This threshold is woefully outdated and has become a significant barrier to accessing needed assistance.

By aligning AFCSP with the federal **National Family Caregiver Support Program (NFCSP)** and removing income-based eligibility, SB 152 would:

- **Protect approximately \$3.5 million in federal funding**, which requires a 25% state match—often met through AFCSP.
- **Increase local flexibility**, allowing county and tribal aging offices to better serve families based on need.
- **Support caregivers earlier in their journey**, helping to prevent crisis situations and avoid costly long-term care placements.
- **Promote equitable access to services**, particularly for families with the greatest need, regardless of income.

As both a family caregiver and a Caregiver Programs Specialist who works closely with counties and tribes administering these supports, I respectfully urge the committee to advance SB 152. This bill offers a timely and meaningful opportunity to modernize an essential program, protect critical federal funding, and ensure that no caregiver is left behind.

I am deeply grateful for the bipartisan support behind this legislation and for your continued leadership on behalf of Wisconsin families.

Respectfully,

**Bryn Elizabeth Ceman, M.S.**

Caregiver Programs Specialist

Greater Wisconsin Agency on Aging Resources (GWAAR)

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