

Request for Information: Delivering An Affordable Home Care Guarantee for American Families

October 16, 2026



On October 16, SFC Dems released a [Request for Information](#) to solicit feedback on policy questions and proposals to **reform and improve long-term care (LTC), including an affordable home care guarantee.**

Responses are due by December 18, 2026. The RFI and related policy conversations **will inform Senate Democrats' platform on universal access to LTC, the LTC workforce, and protecting patients and taxpayers** ahead of their next opportunity for control of the White House, Senate, and House. SFC staff have committed not to publish written comments, but comments will be shared with participating Senators' offices.

The RFI is organized into three sections. **Major takeaways** are listed below, and additional **detail on select policies and questions** are listed on the following slide.

[For more, see TCG's reference guide to the RFI, here.](#)

Section 1: Make Home Care Affordable and Accessible

Section 1 primarily focuses on creating a **universal home care benefit** that builds on both Medicare and Medicaid. Senate Democrats **request feedback on major components of a universal system**, including covered services, eligibility, administration and phase-in, beneficiary rights and protections, the role of Medicare and Medicaid, and participant-direction, among other aspects.

Section 2: Improving the Quality of Care in Nursing Homes

Section 2 focuses on addressing what Senate Democrats call an “**outdated and ineffective**” regulatory framework for nursing homes. The section includes proposals to address the role of **private equity in nursing homes, staffing standards, and nursing home surveys and certification**.

Section 3: Strengthening the LTC Workforce

Section 3 focuses on policies to **invest in the LTC workforce**, especially in context of a new universal home care benefit. The section includes proposals to **improve wages**, strengthen training programs to **alleviate workforce shortages**, support **immigrant LTC workers** and **family and informal caregivers**, and develop **better care coordination** between caregivers and LTC professionals.

Section 1: Make Home Care Accessible and Affordable

- Establishing a universal home care benefit and considering policy proposals related to:
 - Benefit design
 - Interaction with Medicare for All
 - Eligibility thresholds and assessment
 - Covered benefits, including alignment with the HCBS Access Act
 - Affordability, including cost-sharing and out-of-pocket (OOP) costs and caps
 - Rights and protections for beneficiaries, including protecting beneficiaries from bad actors and systemic corruption
 - Participant-direction in the Medicaid HCBS benefit and in a universal home care benefit
 - Benefit administration, including leverage the PACE Model of care and payment rates for the universal benefit
 - Additional supports, harmonization, and administrative simplification

Section 2: Improving the Quality of Care in Nursing Homes

- Ensuring taxpayer dollars are spent on direct care in nursing homes
 - Expanding reporting requirements
 - Direct care spending percentage requirements
 - Ownership structure transparency and limits on private equity
 - Limiting the ability of private equity and corporate ownership to be shielded from liability for care in nursing homes
- Strengthening nursing home staffing standards
 - Continuous updates to staffing standards
 - Adequate staffing without a standard
 - Workforce development
- Improving the quality of care in nursing homes
 - Data reporting and transparency
 - Language and cultural supports
 - Nursing home surveys, certification, and quality measures

Section 3: Strengthening the LTC Workforce

- Improving wages, benefits, training, and career pathways
 - The “80/20” policy on direct care worker compensation
 - Initiatives to expand the LTC workforce
 - Minimum wage and employment classification protections
- Creating training incentives
 - State grant programs
 - Federal training programs
 - CNA training flexibilities
- Protecting and investing the immigrant workforce
 - Retaining existing immigrant workers
 - Meeting LTC workforce needs using immigration levers
- Supporting working family caregivers
 - Compensating caregivers
 - Paid and unpaid leave for caregivers
- Integrating caregivers into the LTC care team
 - Care coordination proposals
 - Participant-directed care programs