



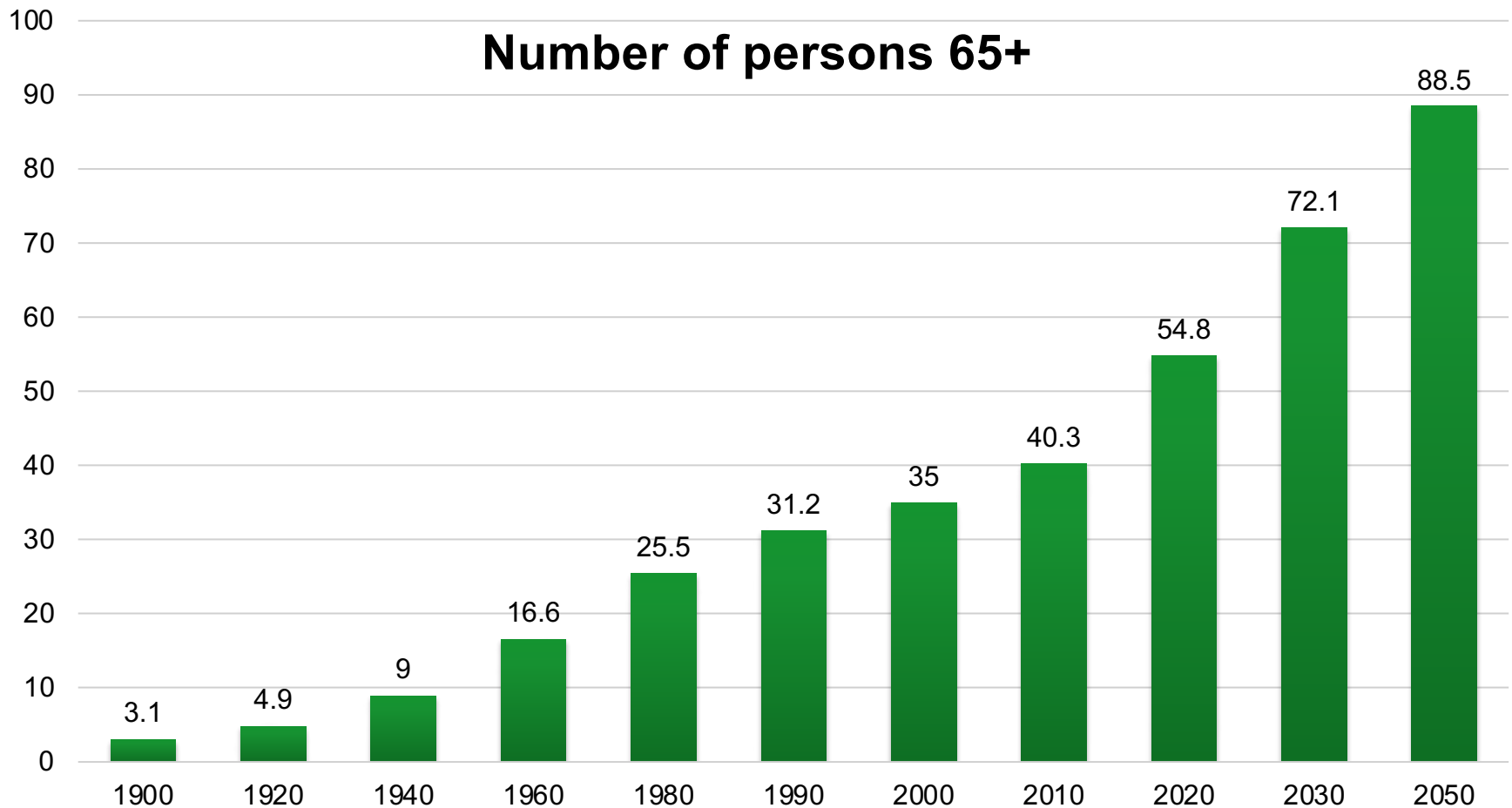
Caregiving: Understanding the Long-Term Care Landscape



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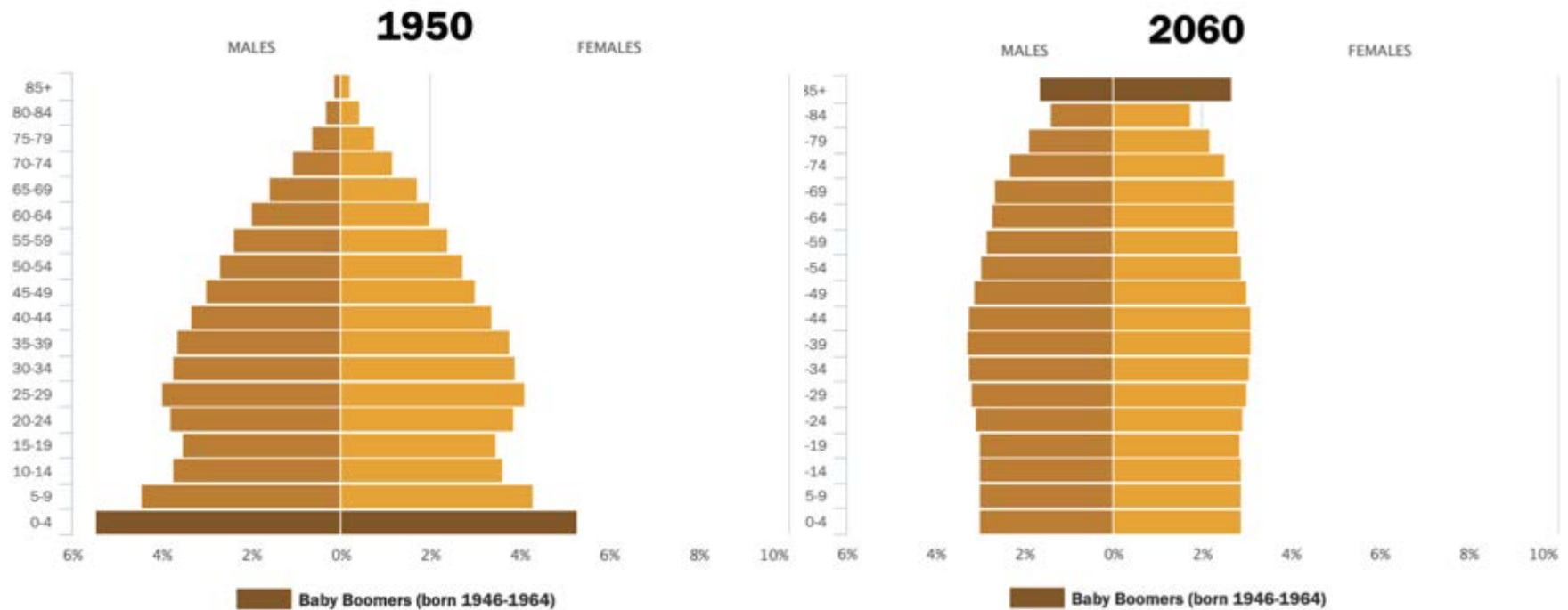


The Aging “Boom” in U.S.



A Look into the Future

Our Age Population Pyramid becomes a Rectangle



Impact of an Aging Society

Older Americans Act (1965)

- provides critical services—such as home-delivered and congregate meals, family caregiver support, in-home assistance, preventive health services, transportation, job training, protection from abuse, and other supportive services

Funding has been flat for 20 years.

The rise in older adults = more family/friends supporting them.



What is Caregiving?



Unpaid care and financial support provided by family and friends.

Tasks vary in intensity level

Duration is uncertain

Caregiving in the 21st Century

Modern Caregiving (n.):

the state or disposition of tending to a loved one's extended and often complex array of care needs in today's fast-paced, frequently shifting world with *a fragmented system of support and services.*



Caregiving in the U.S.



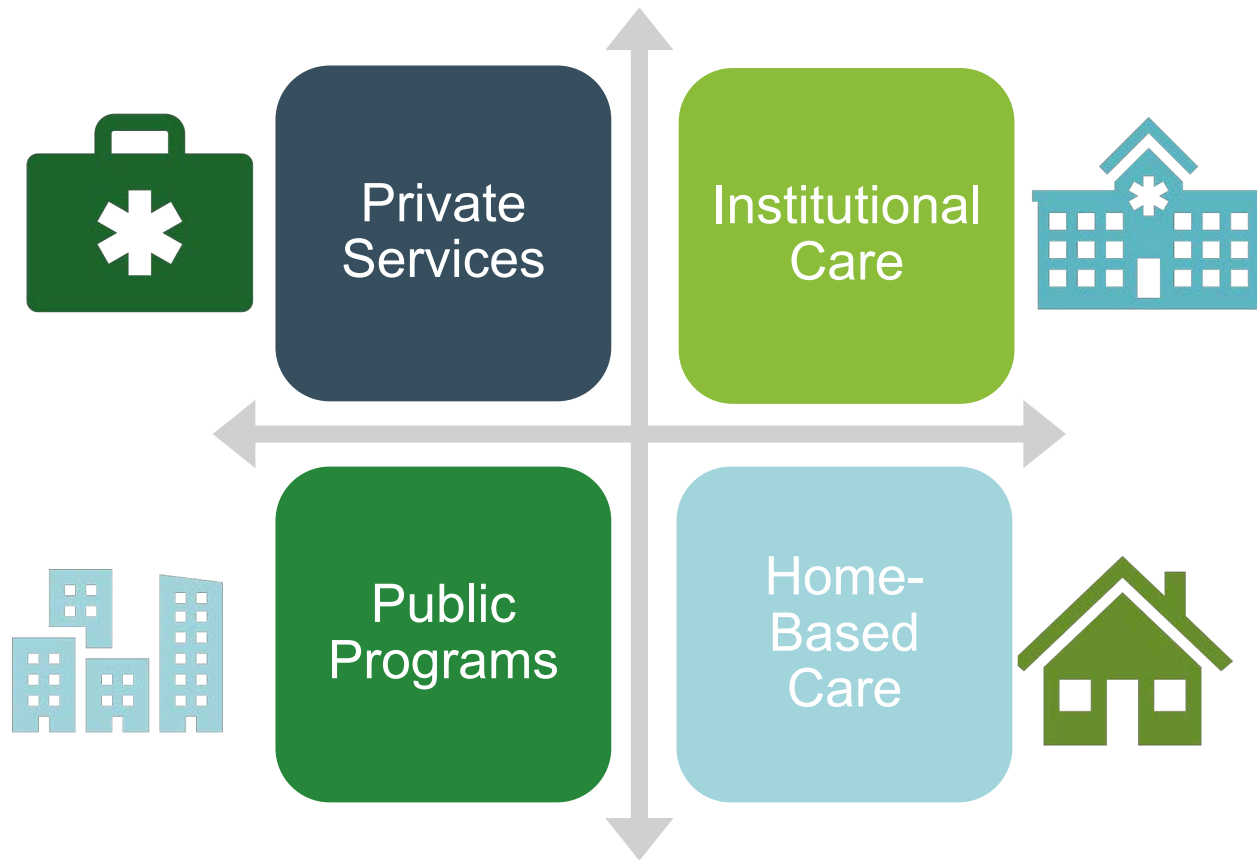
48.5M provide care for adult 50+

75% are women

Average duration is 4.6 years

Provide care 20 hours/week

Complex System to Address Aging Needs



Physical Impact of Caregiving



Serious Health Consequences

- Increased blood pressure
- Increased insulin levels
- Impaired immune system
- Increased risk for cardiovascular disease

Elderly spousal caregivers at greater risk

Toll of caring can reduce life expectancy

Emotional Impact of Caregiving



Conflicted emotions

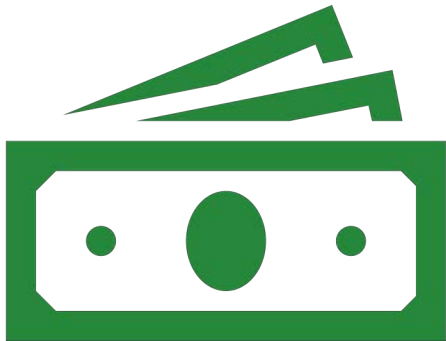
Societal expectations

Depression

“Sandwich Generation”

Family dynamics

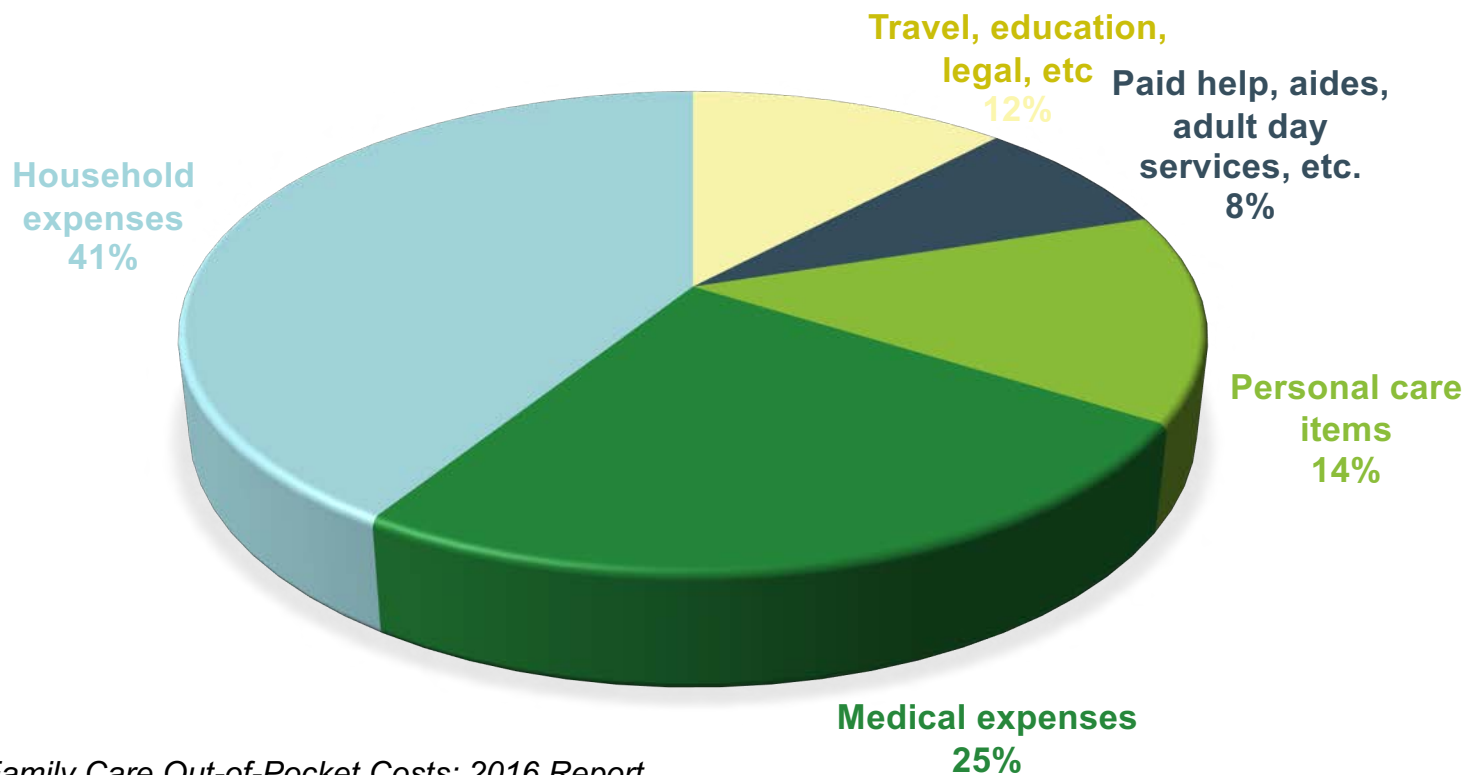
Financial Impact of Caregiving



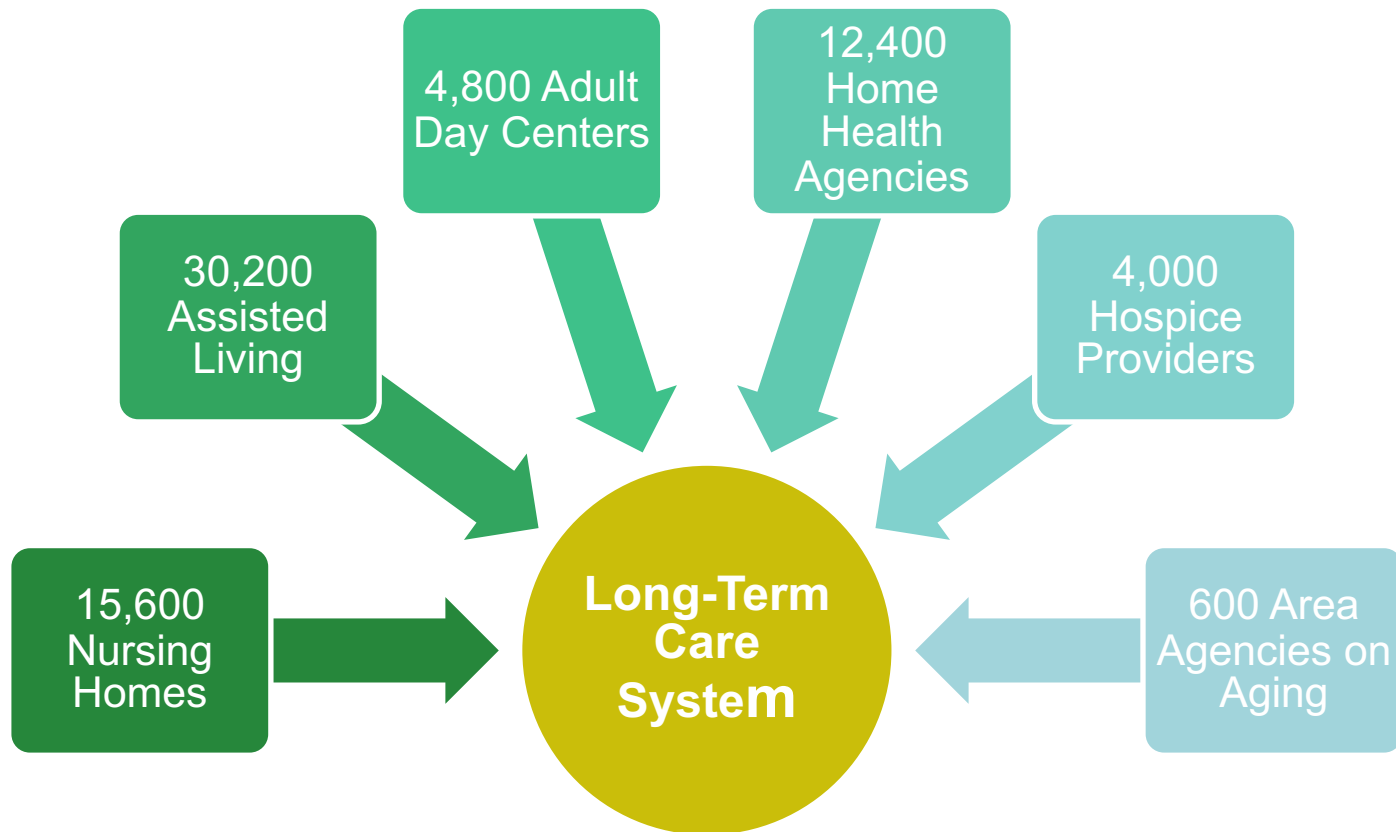
- From the “career track” to “caregiver track”
 - Lost wages & benefits for working caregivers
- Contributing to the cost of care
- Out-of-pocket expenses

Out-of-Pocket Expenses for Caregivers

Average Annual Spending is \$6,954



The Long-Term Care System & Supports (LTSS)



Residential Options for Care

Continuing Care Retirement Communities (CCRC)

- Self contained campuses
- Multiple levels of care on site

Assisted Living (AL)

- Individual living units
- Personal services, supervision and assistance, activities and health related services

Skilled Nursing Facilities (SNF)

- Licensed by the states
- Provide 24-hour nursing care
- Personal care, protection, supervision, medication, therapies and rehab

Annual Cost of Care

Home Health Care \$35,880 (30 hours/week)

Assisted Living \$48,612

Skilled Nursing \$102,200

Cost of Services to Support Aging-in-Place

In-Home Care

- Companion services \$22.50/hour
 - “Hands off” care
- Home Health Aide Services \$23.50/hour
 - “Hands on” care, but not medical

Community Services

- Adult Day Health Care \$75/day

Common Myths About Long-Term Care

I am too young to
need care

I can save enough
on my own

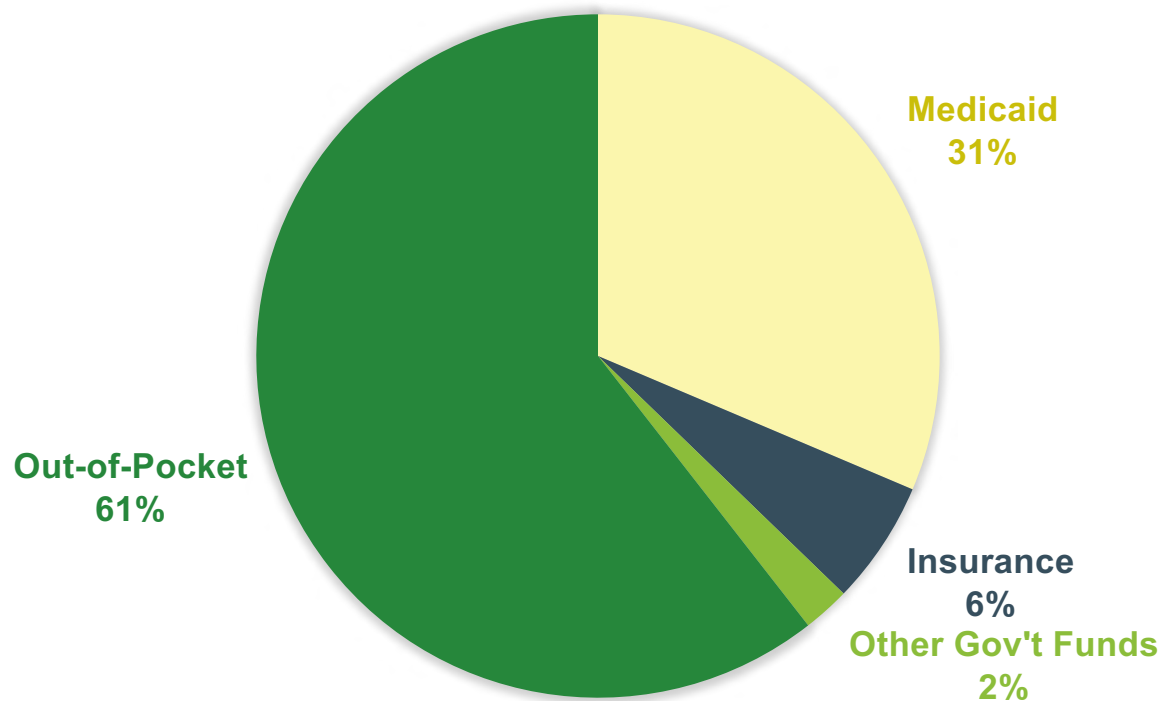
I can move in with my
children

Medicare will cover
my bills

I can give away all my
money to qualify for
Medicaid



How We Fund Long-Term Care



Veteran's Benefits

Aid and Attendance benefits and Housebound allowance

- Monthly payments added to the amount of a monthly VA pension for qualified Veterans and survivors

Long-Term Care Benefits

- Services at home and in the community are part of the VA Medical Benefits Package
- Based upon need and availability

Caregiver Education and Training Programs

Making the Home Safe

- One of the most dangerous rooms in house is the BATHROOM
 - Grab bars in shower/bathtub and near toilet
 - Comfort height toilet
 - Curbless showers (cost \$10-15K)
 - Modify layout for wheelchair access
- Lighting
 - Enhance or increase lighting as needed inside & outside the home
- Non-slip flooring & clear pathways
- 1st floor Master Bedroom and Laundry, if possible
- Install Medical Alert System





Driving & Transportation

- Age-related changes often make driving safely difficult
 - Reflexes & coordination become slower
 - Vision/hearing declines
 - Tendency to tire easily
 - Medication use
- Resources to evaluate driving abilities
 - AARP Driver Safety
 - Senior Driving @ AAA
- Alternatives to Driving
 - Family members/teens
 - Area Agency on Aging
 - GoGo Grandparent

Putting all the Pieces Together



Evaluating Programs/Services

Medicare.gov

Ohio Long-Term Care Consumer Guide

Eldercare Locator

Visit Programs

Consult an Eldercare Professional

Finding Programs & Services

Adult Day Centers/Senior Centers

- National Adult Day Services Association (www.nadsa.org)
- National Council on Aging (www.momsmeals.com)

Meals

- Meal on Wheels (www.mealsonwheelsamerica.org)
- Mom's Meals (www.momsmeals.com)

Education/Support

- Family Caregiver Alliance (www.caregiver.org)
- AARP (aarp.org)

Legal/Protective Services

- Pro Seniors (www.proseniors.org)
- National Assoc. Of State Ombudsman (www.nasop.org)

Transportation

- ITN America (www.itnamerica.org)
- GoGo Grandparent

Building A Care Team

