

Your Health and Safety Matters!



The month of November is officially designated as the *National Long-Term Care Awareness Month*, to help spread awareness for the type of care needed by individuals who have a chronic illness or disability.

In recognition of Long-Term Care Awareness Month, here are a few facts about the sacrifices that caregivers often make: **There are 45 million informal caregivers in the United States**, most of them relatives of the person needing care.

- **78%** of adults receiving care at home rely on family and friends as their only source of care. Source: National Family Caregivers Association
- The typical caregiver is a **46-year-old woman**. Source: AARP
- The average caregiver spends **21 hours a week** caring for a loved one. Source: National Alliance for Caregiving
- **92%** of family caregivers reported a major change to their work pattern. Source: Center for American Progress
- **41%** reported being forced to take a leave of absence. Source: Center for American Progress
- **37%** reported switching from full-time to part-time-work. Source: Center for American Progress
- **Nearly 50%** reported having to cut down or skip any vacation or social activities. Source: Volunteers of America
- **29%** reported using their own savings to provide care. Source: Volunteers of America
- **11%** reported moving close to a parent or family member in need of care. Source: Volunteers of America
- **10%** reported having their pay cut at work. Source: Volunteers of America

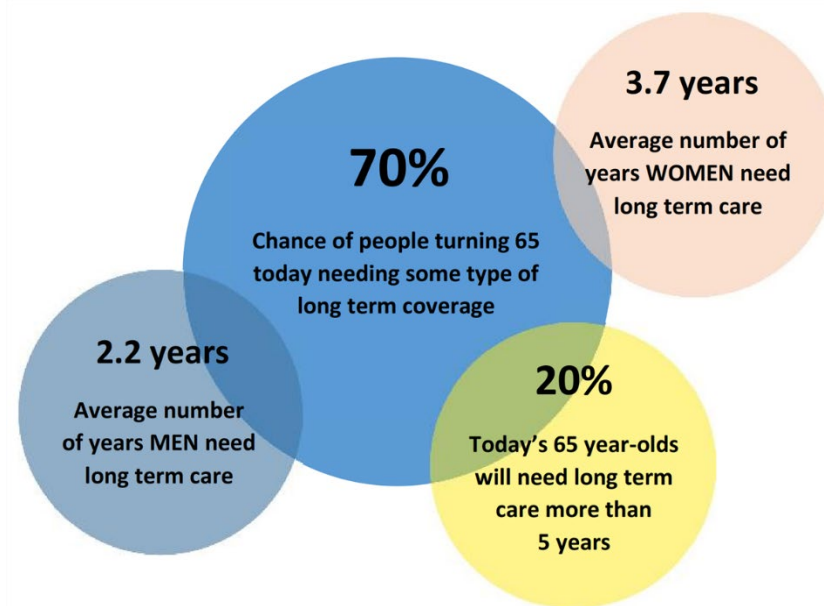
Baby boomers are starting to tip the scale of longevity, unlike any other prior generation.

100 years ago the average life expectancy in the U.S. was 47 years. The average has now increased to 78. And many of us know people over the age of 80 that are living independently.

Women, especially, bear the burden of long-term care costs for several reasons:

- 1) Women live longer than men;
- 2) Women require care longer
- 3) Women more often assume the responsibility for their family's welfare,
- 4) Women often become the primary caregivers for elderly family members or their partner.
- 5) Nearly three-fourths (73.6%) of assisted living residents are women.
- 6) Twice as many women age 65-plus are being cared for in a home setting than men (3.27 million versus 1.68 million).
- 7) Some 980,000 women over the age of 65 are currently nursing home residents compared to only 337,000 men.

According to the National Center for Health Statistics, the current average length of long-term care needed is about 3 years. This can cause a devastating impact on your finances and your family's finances.



Without proper planning, a serious accident or illness could rob you of your financial independence.

Medicare doesn't cover this and most medical insurance caps the long-term benefits.

Medicare does not pay for long-term care services, as explained by the Social Security Administration: "Social Security pays retirement, disability, family and survivors benefits. Medicare, a separate program run by the Centers for Medicare & Medicaid Services, helps pay for inpatient hospital care, nursing care, doctors' fees, drugs, and other medical services and supplies to people age 65 and older, as well as to people who have been receiving Social Security disability benefits for two years or more.

What Is Long Term Care?

Long-term care is a **range of services and supports** you may need to meet your personal care needs. Most long-term care is not medical care, but rather assistance with the basic personal tasks of everyday life, sometimes called **Activities of Daily Living (ADLs)**, such as:

- Bathing
- Dressing
- Using the toilet
- Transferring (to or from bed or chair)
- Caring for incontinence
- Eating

Other common long-term care services and supports are **assistance with everyday tasks**, sometimes called **Instrumental Activities of Daily Living (IADLs)** including:

- Housework
- Managing money
- Taking medication
- Preparing and cleaning up after meals
- Shopping for groceries or clothes
- Using the telephone or other communication devices
- Caring for pets
- Responding to emergency alerts such as fire alarms

Long-term care services and support typically come from:

- An **unpaid caregiver** who may be a family member or friend
- A nurse, home health or home care aide, and/or therapist who comes to the home
- Adult day services in the area
- A **variety** of long-term care facilities

A caregiver can be your family member, partner, friend or neighbor who helps care for you while you live at home. About **80 percent of care at home is provided by unpaid caregivers** and may include an array of emotional, financial, nursing, social, homemaking, and other services. On average, caregivers spend **20 hours a week** giving care. More than half (58 percent) have intensive caregiving responsibilities that may include assisting with a personal care activity, such as bathing or feeding.

Make Long-Term Care Awareness Month the time you start planning. Get information on this important coverage for your retirement years.

Important Resource:

<https://acl.gov/ltc>

<https://www.webmd.com/health-insurance/features/understanding-long-term-care>

<http://www.insurance.ca.gov/0150-seniors/0500longtermcare/>

<https://www.rureadyca.org/>

<https://www.dhcs.ca.gov/services/MH/Pages/AdultsCaregiverResourceCenters.aspx>

<https://www.caregiver.org/caregiver-resources/all-resources/>

<https://www.medicare.gov/coverage/long-term-care>

<https://acl.gov/ltc/glossary#long-term-care>

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