

LONG-TERM CARE AWARENESS

“Embrace Your Future”

TALKING POINTS

What is the Long-Term Care Awareness Initiative?

- The Long-Term Care Awareness Initiative is a multi-state program aimed at increasing awareness among both retirees and baby-boomers about planning for long-term support needs.
- Research shows that many people do not want to think about their future long-term support needs and therefore fail to plan appropriately. If individuals and families are more aware of their potential need for long-term support and services as they age, they are more likely to take steps to prepare for the future.
- From a public policy perspective, increased planning for long-term support needs will likely increase private financing for services, and may reduce the burden on publicly-funded programs.
- Residents can “embrace their future” by preparing for their future long-term support needs. They can purchase long-term care insurance or other financial products or otherwise engage in financial planning activities that will ensure their ability to purchase needed long-term support services when the time comes.

Why Are Long-Term Support Services Important?

- Long-term supports refers to a broad range of supportive medical, personal, and social services needed by people who are unable to meet their basic care needs for an extended period of time.
- An individual’s long-term support needs often require a family member (a spouse, adult child, sibling, or life partner) to provide care. This support can be offered at home or in a facility.
- People prefer to stay at home. However, the deciding factor of where to receive help ultimately centers on the nature of an individual’s disability. For example, a wife caring for her overweight husband may be unable to help him bathe, dress, use the toilet, or even move from the bed to a chair. She will either have to hire someone to come to the home to help, or may have to live in a facility. Another example

might be an individual with Alzheimer's who has become unmanageable and requires constant supervision.

- Residents who prefer to receive long-term support at home must be prepared to pay for the types of assistance that will enable them to remain in their own homes.

Why Should You Plan for Your Long-Term Support Needs?

- The unprecedented growth in the aging population will place huge demands on the nation's long-term care service system.
- Long-term support services are a major issue for the parents of baby boomers who are now in their 70s. They are now facing many long-term support concerns and their baby boomer children are often actively involved in attempting to resolve these concerns.

Baby boomers need to plan for their own long-term support needs as well; due to the lack of programs funded by the federal and state governments, individuals will need to pay for most of their long-term support services themselves. The federal Medicare program will not help most older persons pay for their long-term support needs.

- The very nature of long-term support services in our society is changing. Medical science is keeping us alive longer and there are fewer early sudden deaths. Fewer deaths mean more prolonged health problems requiring long-term care.
- Paying for care on your own is expensive – a year in a Massachusetts nursing home can cost over \$100,000. The average cost of 40 hours of certified home health aide services per week for one year is over \$50,000 in Massachusetts.
- The supply of non-paid caregivers is shrinking. Many of these traditional caregivers (women, including wives, daughters, and sisters) are now employed during the day. Also, families are having fewer children thus affecting the future supply of caregivers. Many family members have moved away and are unable to help, because they don't live close enough to provide needed care.