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Long-term care should be covered by Medicare. Until then, here are actions we can take / Opinion

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The U.S. needs a long-term care policy that will help all older Americans in need. MATT ROURKE, FILE AP PHOTO

We are getting older, we are getting sicker and we need more help.

Our older population has been steadily increasing. Did you know that [people over 65 are predicted to overtake children under 18 in population size by 2034?](#)

But we have health issues. According to the Centers for Disease Control and Prevention, [85% of older adults have at least one chronic health condition and 60% have at least two chronic conditions.](#) These conditions range from arthritis to cancer, diabetes to asthma.

Many older Americans need help not only with chronic conditions, but with the activities of daily life, such as bathing, dressing and eating. In fact, there's a 70% chance that someone turning 65 today will need [long-term care services and supports](#). And 20% of us will need it for longer than five years.

The first place we turn to for help as we get older are our family members. Families provide [80% of all the long-term care in this country](#), and comprise the largest segment of our caregiver workforce. But the growing need for medical long-term care coupled with overworked and unpaid caregivers means that paid care, by professionals and paraprofessionals, is also a crucial part of the equation.

COSTS ARE HIGH

But how do you pay for it?

Don't count on the government to help, unless you have dire financial need and can qualify for Medicaid, which covers basic long-term care. If you're part of the majority of us over 65 covered by Medicare or Medicare Advantage plans, you're out of luck. They only cover short-term hospital or nursing home stays due to injury.

And have you looked at the cost for long-term care lately? If not, buckle up, because this is going to be a bumpy ride.

In 2020, the monthly cost to stay in a private room in a nursing home, or one that provides nursing care, help with daily living activities, and the availability of 24-hour medical care, [averages almost \\$8,821 per month](#). Compare that to the [average social security check of \\$1,555](#), and you can see that you need a whole lot of savings to cover the balance, even for the most diligent savers among us.

What about long-term care insurance, you might ask. Well, you may be one of the [7.5 million Americans who have long-term care insurance](#), according to the American Association for Long-Term Care Insurance. [That's only 14% of the US population of people 65 and older who have coverage.](#)

The bottom line: Unless you are wealthy (self-pay), have paid long-term care insurance or are destitute, you won't be able to afford care.

While I'd love to see long-term nursing home care coverage in Medicare and Medicare Advantage plans, the dollars needed for that may take years to get.

In the meantime, here are some other actions we can take.

COULD GOVERNMENT HELP?

The first is to provide more governmental support for family member caregivers.

Today, there are a variety of Medicaid-funded programs to pay in-home caregivers who are also family members. These vary by state, but include [Medicaid Self-Directed Services](#), for those over age 60 who need help at home and are capable of directing the caregiving process, as well as live-in caregivers.

Yet there are no programs that provide financial assistance to family members caring for loved ones on Medicare or Medicare Advantage. I recommend that we ask the government to add self-directed and live-in caregiver support to the services offered by Medicare and Medicare Advantage.

I would also like to see more funding for the [National Family Caregiver Support Program](#), part of the Older Americans Act. It doesn't provide compensation to family members who are caregivers, but does pay outside caregivers to provide respite care, or occasional care, when family caregivers need a break.

My second suggestion is to provide more education and support around the prevention of chronic conditions for older Americans.

We need to work on getting the message across that we need to get healthier earlier in life – exercising a little bit more, eating the right foods and taking care of ourselves. That means we need to have better access to healthcare to manage our chronic conditions and be healthier as we achieve old age. Those who are most at-risk for chronic conditions are those who are poor or illiterate, so it makes sense to focus on those communities.

In the short term, a combination of education to manage and prevent chronic conditions as well as support for family caregivers will help the financial crisis of older Americans who need long-term care. Ultimately, the U.S. needs a long-term care policy that will help all older Americans in need.

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