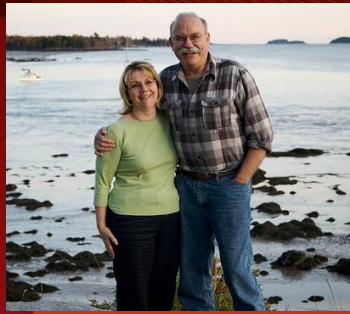


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Caring for Minnesota's Aging Population:

A Look at Policies Supporting Family Caregivers & Older Mn's



Family Caregivers



Caring for Minnesota's Aging Population: A Look at Public Policy Supporting Family Caregivers and Older Adults

- (1) understand the profile of a family caregiver, their role and why family caregiving is a public policy issue for the state.
- (2) learn about recently enacted state laws that support family caregivers
- (3) learn about policies that are being proposed in the 2017 legislation Session to support caregivers

Family Caregivers



By the numbers:

- **40 million-** caregiving currently
- **26 million** working caregivers
- **585,000-**caregivers in Minnesota
- **Over 2/3rds** of caregivers are women



Family Caregivers



Trends: Changing Demographics

- An estimated 1 and 4 Minnesotans will be age 65 + by 2030
- Older Workers In MN are growing part of workforce:
 - Workers age 55+ share of the labor for participation:

2011	16%
2025	25%
2045	24%

- Eldercare is fast becoming an issue in the workplace

Family Caregivers



Who are Family Caregivers?

- “Average” U.S caregiver is a 49-year-old working woman
- The vast majority (74%) of family caregivers have worked at a paying job at some point during their caregiving experience

Family Caregivers



More Workers Have Eldercare Responsibilities

- 42% of U.S workers have provided eldercare in the past five years
- Almost half (49%) the Workforce Expects to be Providing Elder Care in the next 5 years

Family Caregivers



More Workers Have Eldercare Responsibilities

- In 2011, nearly 25% of middle-age workers report being a family care giver.
 - Largest of any age group in the labor force
- A 2015 Study found that 1 in 4 American workers age 25 and older provide unpaid care to a relative or friend, most commonly for a parent or in-law.
- Caregivers in the workforce:
 - 54% women
 - 46% men

Working Family Caregivers



Working Family Caregivers are Diverse

Annual Income

21% earn less than \$36,000 a year

16% earn \$36-\$89,00

15% earn more than \$90,00

Education level

20% high school or less

15% college graduate

16% post-graduate

Race

21% African American

20% Hispanic

17% White

14% Asian

Working Family Caregivers



Challenges

- Lack of Paid sick leave and paid family leave-especially for low-wage workers.
- Many working caregivers do not have access to workplace flexibility.
- Many workplaces still assume someone is at home to provide caregiving.

Family Caregivers:



Financial Impact

- Half of employees *lost income* while caregiving
- 1 in 5 leaves the workforce earlier than planned
- On Average, loss of \$304,000 over a lifetime
- 400% increase in caregiver discrimination cases

Family Caregivers:



Employer Impact

- ❑ Loss of Productivity --\$25 billion annually
- ❑ Increased Health Care Costs-8% higher costs
- ❑ But Good News: A Positive Impact to Bottom-line when instituting flexible workplace polices
- ❑ Policy solutions are “win-wins” to both employers and family caregivers

Family Caregivers:



Trends: Changing role of family caregivers

- People living longer with more complex conditions
- Family Caregivers Providing more complex care
- Navigating Fragmented Health and Long Term Care Systems

Family Caregivers: Lacked Training & Support



Lack of Training and Support

- Most care recipients (69%) did not have a home health visit after hospital discharge
- Almost half (46%) of family caregivers perform medical and nursing tasks
- Three out of four (78%) who provide these tasks manage complex tasks such as wound care, injections, medication management

Family Caregivers:



Health Impact

- Caregivers experience on average 8% Higher Health Care Costs than the average population
- Higher Levels of stress and less well rested
- More Likely to be diagnosed with high blood pressure
- Experience elevated daily and chronic physical pain

Family Caregivers:



Trend: Ratio of family caregivers is declining

2010 = 7: 1

2030 = 4:1

2050 = 3:1

Unpaid Family Caregivers:



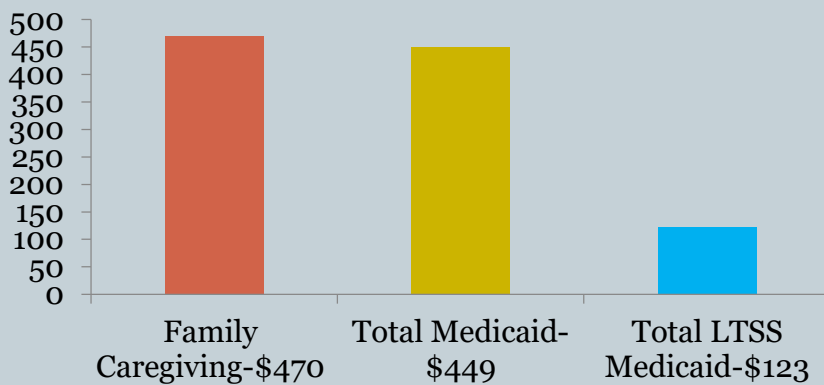
Why It's a Public Policy Issues-Fiscal Impact

- Backbone of the Long Term Care System
- Est. Value \$7.8 Billion in Minnesota
- Save State \$\$\$ by Delaying Nursing Home Care
- Improved Job Productivity & Reduced HC Costs

Family Caregivers



Economic Value Of Family Caregiving

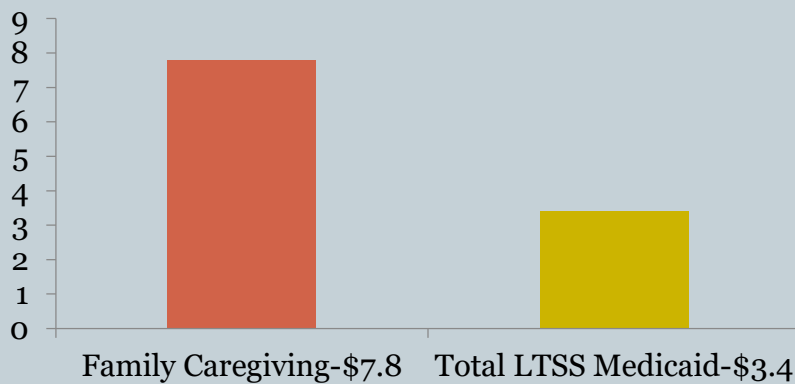


Valuing The Invaluable
AARP Policy Institute

Family Caregivers



Economic Value Of Family Caregiving



Valuing The Invaluable
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Unpaid Family Caregivers: Why It's a Public Policy Issues



How Does Minnesota Rank?

- --Ranked 1st Overall in the nation
- --Ranked 3rd Overall in Support for Family Caregivers
 - Ranked 11th on Legal support for family caregivers*
 - Ranked 12th on Family Caregivers w/out stress, well rested*
- --Ranked 12th Overall on Effective Care Transitions
 - Ranked 39th on % of home health patients with a hospitalize admission (composite indicator)*

www.longtermscorecard.org

Unpaid Family Caregivers: Policy Solutions



LAWS RECENTLY ENACTED

- CARE ACT – Improved Hospital Discharge Planning (2016)
- Hospital Notification Requirements on Medicare Observation (2105)
- Financial Protection for Spouse Caregivers under Medicaid (2015/2016)
- Expanding Definition of Family under current Sick Leave Policies (2013)

Unpaid Family Caregivers: New MN Law:



The CARE ACT:

The Caregiver, Advice Record and Enable Act

- ✓ *Signed into law May 2016*
- ✓ *Effective Jan 1, 2017*




Unpaid Family Caregivers: New Mn State Law



The CARE ACT

- **Adds the Name** of the caregiver to the hospital medical record
- Provides Caregivers **with timely notification** of patient's discharge or transfer
- Provides Caregiver's **instruction on the medical tasks** required of them

Family Caregivers: New Mn State & Federal Law



Notification of a Hospital Observation Stay

- Hospital Must Notify Medicare Patient within 24 hours whether they are under “observation”
- Observation stay can be costly to patients

Unpaid Family Caregivers: New Mn Law:



Improved Financial Protection for Spouse Caregivers under Medicaid

- **2015-**
Protected 401K Retirement Accounts similar to Pensions
- **2016-**
increased allowable assets that spouse caregiver can keep up to \$119 k

Unpaid Family Caregivers: New Mn Law:



In 2013 Sick Leave Policy Expanded

Requires Employers who offer sick leave to offer it to other family members including:

- Parents,
- Grandparents
- Grandkids
- In-Laws

Authored by Rep. Hansen and Sen. Champion

Unpaid Family Caregivers: *New Mn Law:*



Future Legislation:

Paid Sick Leave

Paid Family Medical Leave

The RAISE ACT

Unpaid Family Caregivers: Proposed Legislation



Paid Sick Leave/Unpaid Family Leave

- **40% of Workers Do Not Have Paid Sick Leave**
- **Only 60% of workers covered under FMLA**

Unpaid Family Caregivers: Proposed Legislation



Paid Family & Medical Leave Insurance Legislation

- Provide up to 12 weeks of partial wage replacement during pregnancy and medical leave and 12 weeks during family leave
- Replaces 80% to 55% of wages (based on income) up to a maximum of the average weekly wage, or around \$1,000 per week.
- Have minimal costs shared equally by employers and employees.

Each would contribute .27% on employee earnings up to \$118,500. For the median worker and his/her employer, this equates to \$1.75 per week

Unpaid Family Caregivers: Proposed Legislation



RAISE ACT

Recognize, Assist, Include, Support, and Engage (RAISE) Family Caregivers Act (S. 1719/H.R. 3099)

It would require the development, maintenance, and updating of an integrated national strategy to recognize and support family caregivers by the HHS Secretary.

Unpaid Family Caregivers:



Research:

www.aarp.org

- Valuing the Invaluable
- Understanding the Impact of Family Caregiving on Work
- Home Alone Report

Resources:

- Prepare to Care Guide
- aarp.org/caregiving



Thank you!

