



SUPPORTING *our* CAREGIVERS

Policies and resources for Connecticut families caring for a loved one

Why We Need to Act

- An estimated 65 million Americans are involved in family caregiving for loved ones who are ill, disabled, or elderly.
- An estimated 43.5 million caregivers nationwide are unpaid and untrained.
- In 2016, we know that 177,000 caregivers provided 201 million hours of unpaid care valued at \$2.5 billion for just Alzheimer's and dementia patients. And that's just those two diseases!
- Family caregivers in Connecticut provide 427 million hours of care each year, worth roughly \$5.93 billion, to their parents, spouses, partners, and other adult loved ones. This does not take into account the caregivers providing care to young children (with exorbitant childcare costs, it's often cheaper for one parent to stay home, to the detriment of that parent's retirement), as well as disabled and sick children.
- Many family caregivers are forced to leave the workforce entirely or reduce their hours significantly, sacrificing earnings, to care for loved ones at some point in their career, lowering their future Social Security benefit and threatening retirement.
- Studies indicate that total wage, private pension, and Social Security losses due to caregiving range amount to more than \$308,000 on average for a caregiver who leaves the workforce.
- Women make up 66% of unpaid caregivers, and studies have found that women can spend as much as 50% more time providing care than male caregivers.
- On average, caregivers of an elderly loved one spent more than 250 hours a month providing care.
- The annual cost of informal caregiving, calculated by estimating income lost during the time that unpaid caregivers spend on eldercare is \$522 billion.

Policy Recommendations

1. Pass Senator Murphy's Social Security Caregiver Credit Act

Senator Murphy introduced the Social Security Caregiver Credit in order to help ensure that people who take time away from work to care for a loved one are still able to save for retirement. This bill creates a Social Security earnings credit to caregivers who leave the workforce or reduce their hours to care for a relative.

The credit would be added to earnings to calculate total deemed wages, which would be used to determine future benefits. The credit is progressive, varying on an income-based sliding scale. Individuals who do not have an income could receive a maximum credit equal to half the average national earnings. The credit would decrease in value until it is phased out for those who make the average national wage or more.

The bill also authorizes funding to promote state programs to provide medical training to caregivers. Many family caregivers are not trained or equipped to be caregivers, and lack resources to help them with this new role. Medication management, wound care, food preparation for special diets, and the use of specialized medical equipment are often frequent problems for caregivers. The lack of instruction to family caregivers adds to their burden, and makes it more likely that their loved one will be readmitted to the hospital. Several states including Connecticut have passed laws that require hospitals to train a designated family caregiver to tend to the medical needs of a released patient.

Anyone who provides a minimum of 80 hours per month providing care to a dependent relative under the age of 12 or a chronically dependent individual would be eligible for the Social Security Caregiver Credit. This includes parents who take time off to care for their children, as well as people who need to provide care for a chronically ill or elderly loved one. Dependent relatives include parents, spouses, domestic partners, grandparents, siblings, children, aunts, uncles, nieces, nephews, or grandchildren.

The caregiver credit could be claimed for up to 5 years, and is retroactive for the 5 years prior to enactment.

2. Do not cut Medicaid

With the steep cuts to Medicaid Republicans have proposed, an even greater burden would fall on family caregivers. Medicaid is the primary support for 65% of nursing home residents, and is currently considered as the safety net for formerly middle-income Americans who have worked hard their entire lives, and have spent all of their savings on long-term care.

By the time Medicaid kicks in for nursing home stays, these loved ones have been wiped out by old age and/or illness.

If the cuts to Medicaid are enacted, it is very likely that even more older Americans who cannot afford nursing homes or assisted living will need to turn to their families for help.

3. Fully Fund State Health Insurance Assistance Programs and Older Americans Act to Support Programs Serving Seniors

The Older Americans Act (OAA), first enacted in 1965, created a wide variety of programs designed to meet the unique social, nutritional, and logistical needs of the elderly, in addition to establishing the federal Administration on Aging. It is imperative that we continue to fully fund SHIPs and OAA programs that Connecticut seniors rely on including Area Agencies on Aging and Meals on Wheels. State Health Insurance Assistance Programs (SHIPs) provide free help to Medicare beneficiaries who have questions or issues with their health insurance.

As a member of the Senate Appropriations Committee, Senator Murphy was proud to help secure robust funding for SHIPs and Older Americans Act programs.

- **Area Agencies on Aging** provide family caregivers with support services, social services, nutritional services, disease prevention & health promotion services, and adult day care aide positions. Connecticut has five Area Agencies on Aging which help thousands of seniors and caregivers across the state each year.
- **Meals on Wheels**, is a nonprofit that delivers hot meals to senior citizens. In 2016, the federal programs helped deliver more than 2 million meals to 23,500 seniors in Connecticut.
- **State Health Insurance Assistance Programs**, also known as SHIPs, provide free assistance to help Medicare beneficiaries navigate the Medicare program. Connecticut's program is called CHOICES. As a member of the Senate Committee on Appropriations, Senator Murphy led the fight to secure \$47.1 million in funding for SHIPs, after the President's budget proposal called for them to be cut completely. For more information on CHOICES, visit <http://bit.ly/ConnecticutCHOICES>

Connecticut Programs & Resources for Families

Area Agencies on Aging – Connecticut’s five Area Agencies on Aging (AAA) provide resources to help improve the quality of life for older adults, individuals with disabilities, and their caregivers by connecting them with quality, cost-effective services. They serve as a one-stop shop to help find regional resources for caregivers.

To find your local Area Agency on Aging visit: <http://bit.ly/AgenciesOnAging>

Community First Choice – The Affordable Care Act created the Community First Choice (CFC) Program for active Medicaid beneficiaries. CFC allows individuals to receive support and services in their home. This includes help preparing meals, performing daily household chores, and assistance with activities of daily living. In some cases, the beneficiary can hire a family member; however, this family member cannot be the individual’s legally responsible person.

To learn more about the program and apply visit: <http://bit.ly/CommunityFirstChoice>

Connecticut Home Care Program for Elders – The Connecticut Home Care Program for Elders helps individuals to continue living at home instead of going to a nursing home. Services may include adult day health services, companion services, home delivered meals, adult family living/foster care, and personal care attendant services.

To learn more about the program and apply visit: <http://bit.ly/CTHomeCare>

Statewide Respite Care Program – For caregivers of loved ones with Alzheimer’s disease or related dementias, this program helps caregivers by providing information, support, the development of a care plan, and services. Participants in this program may receive care through agencies or from someone of their choice.

To learn more about the program and apply visit: <http://bit.ly/CTRespiteCare>