

## Costs of in-home care on the rise

By Lacey Peterson, The Union Democrat September 29, 2015 01:00 am

For many Mother Lode families hiring critically needed in-home caregivers for chronically ill or disabled relatives, the task has become increasingly difficult.

They can't afford it. Medicare and private insurance don't pay for it. And there is an ongoing shortage of well-trained workers.

"So many times, illness goes on for a long time, and they may have started out with some funds but they end up having a hard time with funds for the entire course of illness," said Ann Metherd, volunteer coordinator at Hospice of Calaveras and Amador. "It becomes a real hardship on families to have sufficient care and affordable care."

The situation is compounded by the fact that, by and large, people do not plan financially for such care.

A 2013 study by the Associated Press-NORC Center for Public Affairs Research found that two-thirds of adults have done little to no planning, while three-quarters said they didn't believe they would need help caring for themselves.

Yet more than half of people older than 40 have been caregivers for a friend or relative.

Metherd said the agency recently worked with a younger working couple taking care of grandparents. They needed someone to prepare meals.

"It's hard to find someone to just do a meal," Metherd said.

Heart 2 Heart Home Health Services owner Roni Rathburn said in four years operating in Tuolumne and Calaveras counties she has seen that most people cannot afford as much caregiving as they actually need. Her caregivers provide personal care, respite for family or hospice caregivers, outside chores, and even woodcutting.

The 2012 MetLife Market Survey of Long Term Care Costs showed the national average monthly base rate in an assisted living community is \$3,550. The national average hourly rate for home health aides is \$21, and part-time care for two hours a day costs \$1,260 a month, the survey said.

The national average cost of a semi-private nursing home is \$6,753 a month, the survey said.

"Unfortunately, caregiving isn't covered by anything, because we're not medical," said Deborah Sundborg, resource manager at Seniority Lifecare in Sonora. "Unless they have long-term care insurance."

California Health Advocates reports that annual premiums for long-term care insurance can range from a few hundred dollars before age 45 to several thousand dollars at age 75.

In California, long-term care insurance comes in policies for home care only, nursing home and residential care facility only and comprehensive.

But before the benefits can be paid, people must not be able to perform two activities of daily living like bathing, dressing or eating, or if they have a cognitive impairment serious enough to require supervision.

While Medicare covers certain short-term care (when skilled care is provided), it does not cover most long-term care, according to California Health Advocates.

If people can't afford the insurance, they may be eligible for Medi-Cal, depending on income and assets.

Locally, the cost of caregiving varies from agency to agency and some people use independent caregivers who accept only cash or check.

An overnight stay can cost as much as \$650, Sundborg said.

Families often do a piecemeal approach, where family members and friends do as much as they can, and then caregivers are brought in for as much as is affordable, Rathburn said.

She has one client who pays \$75 to \$150 a month and gets whatever help they can in that amount of time. Some clients receive subsidized care from places like county-run In-Home Support Services or the nonprofit Area 12 Agency on Aging. However, funds are limited, so often times caregivers try to do as much as they can for someone in just a few hours, Rathburn said.

Many older adults living alone in the Mother Lode are living in poverty, and caregivers come in occasionally to help clean and help the person bathe, Rathburn said.

The cost of caregiving services will increase next year, Rathburn said.

Minimum wage is set to increase to \$10 an hour starting Jan. 1, 2016.

According to the California Employment Development Department, home-health aides make between \$10 and \$16 in the Mother Lode region, which includes Calaveras, Mariposa and Tuolumne counties.

People can often spend their life savings on caregiving.

"Typically, we help people until it's time to go to a home," Rathburn said.

People refinance their homes, sell their furniture and, when the money runs out, they often have no other choice but to enter a nursing home, Rathburn said.

One client of Rathburn's could afford caregiving services but requested much less than she actually needed so that she would be able to leave family members a good sized inheritance.

Many low- to middle-income people are the ones who "fall between the cracks," said Catherine Driver, director of the Mother Lode Office of Catholic Charities.

“Folks who aren’t Medi-Cal recipients, but they are low income, so they can’t afford to pay for caregiving out of their pockets,” Driver said.

A lot of times, there are not enough skilled caregivers in the region, Metherd said.

There are plenty of people who can sit and talk to someone and help with light housekeeping, but as far as skilled caregivers who know how to move them, feed them and do other more advanced tasks, “we probably are lacking in Calaveras and Amador counties,” Metherd said.

Driver agreed.

“Good, qualified caregivers are hard to find,” Driver said.

The job isn’t easy. Caregivers must be chameleons and offer whatever is needed to a client, who may sometimes be cantankerous. Sometimes people bristle at having to need help, Rathburn said.

“It’s a pay-it-forward business,” Rathburn said. “One day, we’re going to be in that position. One day, our parents are going to be in that position. I treat all my clients as if they were my grandmother.”

Most agencies don’t require specialized training, like certified nurse assistant training, but that training does come in handy, although caregivers are prohibited from giving patients any kind of medication, Sundborg said.

Starting next year, all caregivers will have to be on a state registry like nurses and will have to have CPR and first aid training, plus five hours of other training, Sundborg said.

Many agencies require caregivers have that and more before starting work. Many agencies also provide that training to employees.

Soon, all caregivers must also pass Department of Justice and FBI background checks, Sundborg said.

Sundborg said she is always hiring and gets calls for people needing caregivers every day. Caregiving is often a stepping stone to other careers in the healthcare industry, she said.

The job is hard but rewarding, Sundborg said.

“You walk away realizing you’ve helped someone,” she said.