

EMPLOYERS' FORUM OF INDIANA



ADVANCED CARE

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WORKING FAMILIES IN INDIANA STRUGGLE TO FIND HOME CARE

- "I need my dental surgery. I can't do it. I have cataracts. I need my cataract surgery. I can't do it 'til I retire because I'm out of time," Shirley told WTHR. "It's not like we don't work. We both are trying to earn a living here. We're both trying to be productive citizens and all that, and we need help!"



Shirley Sterrett worries she'll lose some of her retirement benefits if she has to take any more days off. (WTHR)

VACANCIES FOR CARE GIVERS IN INDIANA....

Average Pay for LPN in Indiana

- 42% of direct care workers require some form of public assistance due to low earnings and high rates of poverty
- Home care industry turnover reaches all-time high of 82% in 2018



PAYMENT FOR CARE GIVERS SEEMS TO BE AN ISSUE IN INDIANA

- A LPN with 36 years experience working in home care borrowing from her 401K just to make ends meet to be able to continue to care for her patients



STATE CONCERN: DO WE HAVE ENOUGH CARE RESOURCES FOR OUR AGING POPULATION?

Per AARP, Indiana ranks the lowest, (51st out of 50 states plus and Washington DC) regarding

State Rankings



Overall: 51



Affordability and Access: 51



Choice of Setting and Provider: 50



Quality of Life & Quality of Care: 37



Support for Family Caregivers: 51

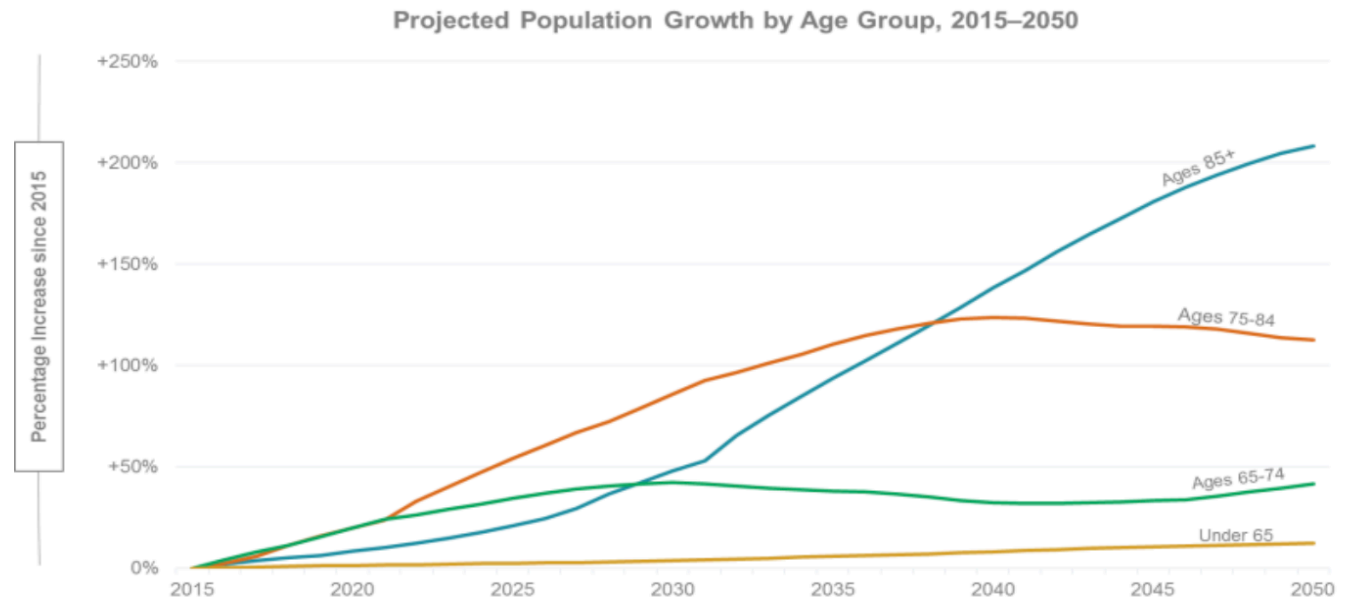


Effective Transitions: 33



NATIONAL CONCERN: DO WE HAVE ENOUGH CARE RESOURCES FOR OUR AGING POPULATION?

- Family Caregiver Pool:
 - 2015: 7 possible caregivers for each person over the age of 85
 - 2050: when all baby boomers will be ages 85+ it will be 3 possible caregivers to each person over the age of 85
- Providing an economic value of \$470 billion in unpaid contributions



Source: Houser, A., Fox-Grage, W., & Ujvari, K. (2018) American Association of Retired Persons (AARP). Across the States Profiles of Long-Term Services and Supports. Retrieved from

<https://www.aarp.org/content/dam/aarp/ppi/2018/08/across-the-states-profiles-of-long-term-services-and-supports-full-report.pdf>

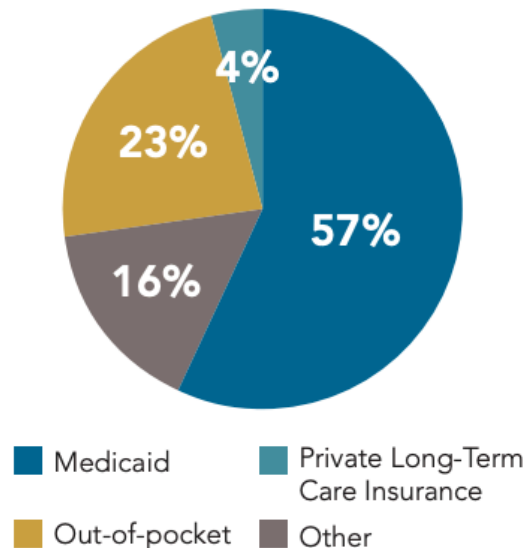


LONG TERM SERVICE AND SUPPORTS PAYMENT CHALLENGES

WHO PAYS FOR PAID LTSS

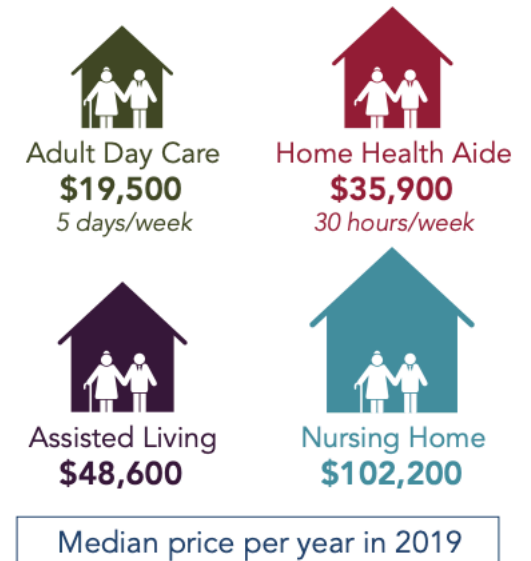
- Most LTSS costs are paid by Medicaid and individuals paying out of pocket.
- Medicare **does not** cover extensive LTSS.

Total Cost = \$235 Billion in 2017



HOW MUCH LTSS COST

LTSS can be expensive. Costs vary widely depending on the type and amount of care someone needs.



Without family-provided care, **many individuals with LTSS needs would lack the critical support** they need to live in the community.

Source: Hado, Edem, and Harriet Komisar. Long-Term Services and Supports. Washington, DC: AARP Public Policy Institute, August 2019. <https://doi.org/10.26419/ppi.00079.001>



Lack of Home Care Impacts Working Families

- ❑ Employees spend more time on elder care & childcare



- ❑ Impacts employee stress
- ❑ Impacts work productivity
- ❑ Impacts time off requested



WHAT DOES THIS ALL LOOK LIKE IN INDIANA?

- Single mother moving her 3 children from Lafayette to Indianapolis in hopes of receiving any care at all for her 1-year old baby who qualifies for 18 hours of home nursing care every day and hasn't received an hour
- "If we can't work, how are we supposed to survive? Not only can I not work, I cannot support my other kids, my household, my bills," Wright said, holding back tears.



Source: Segall, Bob (2020). WTHR. Gasping for Care: Home Nursing Shortage Impacts Most Vulnerable Hoosiers. Retrieved from <https://www.wthr.com/article/gasping-for-health-care-nursing-shortage-indiana-nurse-solutions>



WHAT DOES THIS ALL LOOK LIKE IN INDIANA?

- Mother of 4, all with special medical needs, sleeping on the floor to be nearby in case any of her children need her
- “Yeah, we’re lucky,” said Natasha Bolings. “ There’s a lot of families that don’t have it at all.” Talking about receiving only half of their 207 hours of pre-authorized nursing care approved weekly by the state Medicaid program



Elias suffered severe brain damage as a baby and needs a respirator to breath. (WTHR)



Natasha Boling sleeps on the floor five nights a week and sets alarms to give care to Elias. (WTHR)

HOW AS A COMMUNITY SHOULD WE ADDRESS OUR SEVERE LACK SUPPORT ?

