



The New Business Challenge

Working Caregivers

According to a 2010 MetLife Caregiving Cost Study - "Productivity Losses to U.S. Business", the hard cost from lost productivity of full time working elder caregivers, is at least \$33.6 billion per year.

The average full time elder caregiver, costs their employer \$2,110 per year.

It is estimated that supervisors spend 55.7 million hours of company time per year dealing with employed caregivers, for a total cost to business of over \$800 million annually.

22.4 million US households, one in four, provide informal care to relatives or friends over 50, AND 64% of all caregivers are employed.

The Department of Labor estimates that 30% of the work force is currently involved in caring for an aging parent or relative, and they report that in fact, 67% reported that caregiving has had a significant impact on their family life, and 41% reported that it had a negative impact on their job.

Elder caregiving affects more than just the employee and their family. More and more, we are seeing that the effect of elder caregiving is spilling over into the workplace. One of those being most directly affected is the employee's supervisor.

Supervisors Are:

- **Providing emotional support**
- **Arranging coverage for absent or late workers**
- **Counseling about benefits**
- **Dealing with workday disruptions**



Increasingly, supervisors find themselves picking up the pieces in a variety of ways, from offering emotional support to employees, to adjusting their day to deal with workday disruptions.

It is estimated that supervisors spend **55.7 million hours** of company time per year dealing with employed caregivers, for a total cost to business of over **\$800 million annually**.

By training supervisors and co-workers to recognize and respond to eldercare issues in a timely and effective manner, these issues can be addressed before they become a problem.

Source: MetLife Study 2006, 2010

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Eldercare - the New Business Challenge

“Eldercare will be to the 21st century what child care was to the last few decades.”

Joyce Ruddock, Vice President Met Life Long Term Care Group, HR Magazine, May 2000

The Department of Labor estimates that 30% of the workforce is caring for an aging parent or relative. These working caregivers are paying a heavy price as they struggle to balance their personal and work responsibilities.

Taking care of an elderly loved one is a real challenge, which currently involves 1 out of every 4 U.S. households. As of 2011, each year 10,000 baby boomers will turn 65 years of age. Statistics show that 85% of persons 65 years of age and over, will require some form of caregiving assistance within their lifetime.

Eldercare is an evolving challenge for employees and organizations alike. Just as childcare required workers to juggle multiple demands on their time and energy, the same is now being seen related to elder caregiving

For most employees, it's not a question of if they will receive a call about mom being diagnosed with Dementia or dad breaking a hip. It's really a question of when the call will come.

All too often, an individual finds themselves in the midst of a crisis situation, following an elder being involved in an accident, or experiencing a sudden illness. These individuals feel unprepared to respond to the situation, because they often lack basic knowledge regarding the elder's medical history, medications, insurance coverage, financial matters, or what the elder's wishes would be in the given situation. In addition, they don't fully understand what the issues are, where to turn for help, or even what kind of questions to ask.

Corporate America is paying a high price as their employees struggle to care for their elderly and aging relatives according to a MetLife Survey. This study reports that the aggregate costs of caregiving, to U.S. businesses, is estimated to be as high as \$33.6 billion per year. The University of Pennsylvania conducted a study that showed the loss to business at \$33 billion for Alzheimer's Disease alone.

Source: MetLife 2006, 2010

Caregiving in the Workplace

As the US population continues to age and the number of employee caregivers grows, eldercare issues will continue to have the potential to severely impact a company's bottom line; in terms of workplace productivity, retention and employee satisfaction.

It is important to note that caregiving and its effects in the workplace, isn't just confined to eldercare. Other instances may arise that involve the unexpected, such as a severe accident to a spouse, partner or child.

In a February 2010 MetLife Study it was found that nearly 12% of working elder caregivers reported poorer health and more chronic disease than non-caregivers.

The findings indicate that there is an 8% differential in increased health care costs between caregiving and



and non-caregiving employees, potentially costing U.S. employers an extra estimated \$13.4 billion per year. The study also showed employees providing eldercare were significantly more likely to report depression, diabetes, hypertension, or pulmonary disease regardless of age, gender, and work type.

In a separate 18-month study of the impact of workplace eldercare programs entitled, *“Corporate Eldercare Programs: Their Impact, Effectiveness and the Implications for Employers”*, findings showed:

- Presenteeism improved over time for users of certified geriatric case management programs
- Users of certified geriatric case management programs were less likely to report negative caregiving impacts on their work performance, versus resource and referral users.

National Alliance for Caregiving and Center

Corporate Eldercare Programs

“In my job as department manager, I was finding that more and more of my time was being taken up with helping employees deal with their personal problems.

The Caregiver Resource Center provides a wonderful resource for management and line staff alike. Thank you for being there when we need you.”

T. O'Rourke - Bronxville, NY



According to a 2010 MetLife Caregiving Cost Study: “Productivity Losses to U.S. Business”, the average working caregiver **costs an employer \$2,110 per year.**

Research shows the cost impact that elder care – giving responsibilities has on the workplace falls into eight major categories:

1. **Replacement Costs** for Employees Who Leave the Workplace
2. **Absenteeism**
3. **Partial Absenteeism**
4. **Workday Interruptions**
5. Eldercare **Crisises**
6. **Supervisory Time** Spent Addressing Employee Eldercare Issues
7. Costs Associated with **Unpaid Leave**
8. Costs Associated with **Reducing Hours** from Full Time to Part Time

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The Caregiver Resource Center, a division of Employee Assistance Professionals, Inc. has been serving the community since 1990.

Our mission is to assist companies and their employees:

- understand the aging process
- facilitate open communication
- access information & resources
- obtain support & guidance through the caregiving process

All of our services are individually designed to meet the unique needs of your company.

- On-Site Services
- Workplace Surveys
- Employee Seminars
- Training for Supervisors
- Caregiver Newsletters
- Information & Referrals
- Consultations
- Counseling & Guidance
- Caregiver Support Groups
- Caregiver Fairs
- Case Management
- Crisis Management

Certified Case Managers

Sometimes, especially when caregivers are separated by great distance from their elderly relatives or for those with busy lives, it helps to have someone to whom you can turn who can help evaluate and arrange for the elder's care and well being. Certified Case Managers (CCMs) are becoming an increasingly popular solution to the challenges faced by elders, caregivers, family members, and professional providers alike.

CCMs are specialists who assist elders and their families in planning for and implementing ways to allow for the greatest degree of independence, safety and quality of life. CCMs meet with elders and family members to assess their needs, develop a Care Team, and work with members of the Team to formulate a comprehensive Care Plan.

Once a plan is in place, CCMs serve as the point person to monitor and coordinate services, and revise the plan as needed. The CCMs' role is similar to the conductor of an orchestra, ensuring that there is good communication, teamwork, and that everyone remains focused on the desired goal.

CCMs provide a wide range of services including crisis intervention, counseling, case management, housing management, guardianship, money management, referrals, guidance, and support.

Who Needs a Certified Manager?

Adult children or other caregivers who live a distance from an elderly relative, or who are feeling uncertain as to what to do, are increasingly using the services of CCMs to help manage the relative's day to day care. CCMs provide a consistent contact for family members, and they can do everything from creating an overall care plan to intervening in case of a crisis or emergency.

Attorneys also sometimes rely on CCMs to evaluate a client's situation in a nursing home or assisted living facility. Trust officers or other financial planners also use CCMs to create workable, cost effective plans of care, and doctors or other health care professionals often rely on CCMs as intermediaries between a patient and the health care system.

Certified Case Managers are a good option for caregivers who live a distance from their elderly relative or for those with busy lives. CCMs offer a wide range of services that can help develop, implement and monitor a complete care plan.

Paying for a Certified Case Manager

CCMs bill their clients privately on a fee for service basis. The services provided by CCMs are not covered by Medicare or Medicaid, but some private insurance and long term care policies may cover the cost. Check with your policy to find out if it covers this kind of service. Even if you have to pay for a CCMs services out-of-pocket, the work they provide in arranging for cost effective care - and easing the worries of family members - can make the initial costs well worth it.

Finding a Certified Case Manager

When looking for a CCM, you'll want to interview several in your elder's community so that you can find the one that best suits his or her needs. During these interviews, ask about background, services, qualifications and areas of expertise. Also look for someone whom you can get along with; after all, this person will be someone you'll be working with closely over the next several weeks, months or even years.

Make sure to check references and their professional reputation.



The Caregiver Resource Center

Our mission is to assist seniors, persons with special needs, and their families in understanding care issues, facilitating open communication; and providing Information, support and guidance through the caregiving process.

Our services include:

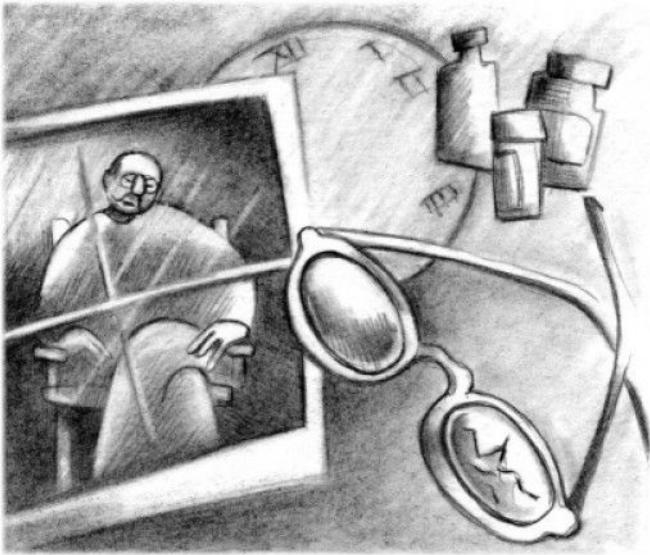
- Information & Education
- Family Discussions
- Needs Assessment
- Caregiver Support & Guidance
- Case Management
- Counseling
- Referrals to Providers
- Crisis Management
- Advocacy
- Corporate Programs & Services

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Knowing When to Help

When is the right time to hire home care? To think about a nursing home? For them to stop driving?



When Is the Right time to Intervene? Questions of timing are some of the most difficult when it comes to caring for the elderly. As a caregiver, it is very likely you will constantly be second guessing yourself and your aging relative, trying to determine what needs to be done, how and when.

Changes take place from middle age to the mid-60s. For some, frailty may not set in until the mid-80s.

Start by observing. Are things not getting done? Are doctor's appointments or medications missed? Offer to do various favors around the house or run errands. Make notes about doctor's appointments and use those as opportunities to talk to the doctor about mental and physical signs to look for.

When Is It No Longer Safe to Drive? Fortunately, most elderly people stop driving on their own because of failing eyesight, hearing, dementia or other health problems. But how do you know when someone has become a danger to themselves and others on the road, and when they should stop driving?

Most people are resistant to having their driver's license taken away; the ability to drive gives people a sense of freedom and independence. They might even view their driver's license as their last grasp on a "normal" life.

There are some warning signs to watch for:

- More than one at-fault accident in a year
- Getting lost frequently
- Unexplained scratches or dents in the car
- Change in lens prescription, eye exam

Often, the elderly driver will not admit to a problem; it will be up to those who care for them to suggest, gently, that they might want to think about taking a driver's exam. Or, you may simply offer to drive them to the store, or to the doctor, wherever necessary. Explain that you care about their safety, and that you only want what is best for them.

How Do You Know When Caregiving Is Harming the Healthier Spouse?

Caregiving is a stressful activity, and over a long period of time it can begin to wear on the healthier spouse. How do you know if this is happening?

Here are some warning signs to watch for in the caregiving spouse or loved one:

- Depression
- Anxiety
- Complaining
- Lapses in care
- Abusive behavior
- Drug or alcohol addiction

If you observe any of these symptoms in the healthier spouse who is caring for your aging relative, it might be time for some frank discussion about other options and choices. The spouse might need to take a vacation, for instance, or consider day care, home care, an assisted living facility or a nursing home.

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The Caregiver Resource Center, a division of Employee Assistance Professionals, Inc., has been providing services to the community since 1990. Our mission is to assist companies and their employees understand the aging process, facilitate open communication, access information & resources, and obtain support and guidance through the caregiving process.

Remember that help is just a phone call away! (203) 861-9833

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The material presented in this newsletter is being provided for personal educational and informational purposes only, and is not intended as a substitute for the advice or care of medical professionals.

Benefits of Eldercare Programs

- ✓ **Professional Guidance** for employees through a stressful and often confusing process.
- ✓ **Support for Supervisors** in dealing with employee caregivers.
- ✓ **Reduced Employee Stress** that means fewer illnesses and a reduction in sick time use.
- ✓ **Research on Topics and Providers** so that employees won't need to use work time to make personal phone calls

The Caregiver Resource Center



The Caregiver Resource Center's mission is to assist companies and their employees:

- understand the aging process
- facilitate open communication
- access information & resources
- obtain support & guidance through the caregiving process

Our Services Help

- reduce stress, related illnesses, and medical care utilization
- maximize employee productivity
- sustain supervisors' focus on operations
- equip senior management with a cost effective management tool

Remember that help is just a phone call away!
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Elder Resource Directory

AARP	(888) 687-2277
Alzheimer's Association	(800) 272-3900
Area Agency on Aging (Southwestern CT)	(203) 333-9288
Assisted Living Federation of America (ALFA)	(703) 894-1805
Bureau of Consumer Protection	(877) 382-4357
The Caregiver Resource Center	(203) 861-9833
CDC - Centers for Disease Control	(800) 232-4636
Eldercare Locator (National)	(800) 677-1116
Domestic Violence Hotline (National)	(800) 799-7233
Medicare	(800) 633-4227
National Adult Day Care Services Association	(877) 745-1440
National Association of Home Care & Hospice	(202) 547-7424
National Council on Aging	(571) 527-3900
National Health Information Center	(240) 453-8280
National Institute of Mental Health	(866) 615-6464
Parkinson Foundation (National)	(800) 473-4636
Social Security	(800) 772-1213

