

Long-Term Caregiving: One Man's Story

(NAPSA)—A growing number of American men provide long-term care (LTC) for a loved one. One man, who started helping to care for his mother in 1997 when she suffered a stroke, has some advice for the government on how to make this easier on everyone involved.

According to a study by the National Alliance for Caregiving:

- Many men struggle to balance employment and eldercare responsibility.
- Men are just as likely as women to be the primary caregiver.
- More men than women reported having to forgo work-related travel. One-quarter considered a job change to better accommodate eldercare demands.
- More men than women provide long distance care.

Fortunately for one such caregiver, Steve Kahn, his mother has LTC coverage through the California Public Employee Retirement System (CalPERS) to help pay for a team of caregivers.

Private coverage can mean a richer range of choices, takes the burden off family finances, and keeps policyholders from having to rely on Medicaid.

"Without CalPERS long-term care coverage, Mom would have had to move into a facility," Kahn says. "I don't think she would have survived the move. CalPERS LTC coverage helped save my mother's life."

With private coverage, The MetLife Study of Employed Caregivers found, family caregivers suffer less stress, have twice the odds of staying in the workforce, and face fewer workplace disruptions and less social stress.

Kahn is also working to change federal public policy to encourage more Americans to secure the pro-



Long-term care insurance can be a lifesaver for many families.

tection of private LTC insurance. He joined U.S. Representatives Nancy Johnson (R-CT) and Earl Pomeroy (D-ND), AARP, and AAHP-HIAA to increase awareness of the difference LTC coverage can make.

Congress is considering a bill sponsored by Johnson and Pomeroy, the "Long-Term Care and Retirement Security Act of 2003" (H.R. 2096). Senators Chuck Grassley (R-Iowa) and Bob Graham (D-FL) have introduced corresponding Senate legislation (S. 1335). These bills would strengthen federal tax incentives for private long-term care insurance coverage and provide tax relief to families already struggling with long-term care needs.

If you have views or experiences regarding long-term care, you can share them with your representatives in Washington by writing to the U.S. Senate, Washington, DC 20510 and the House of Representatives, Washington, DC 20515.