

# Caregiver's Corner

## Questions To Help You Cope With Long-term Care <sup>TM</sup>

by Jeffrey Lewis and Jan Thayer  
(NAPSA)—The question of long-term care has been working its way into the American conversation and women are waiting for an answer.

While Congress begins to focus on redesigning the health care system to address the needs of the more than 40 million uninsured, some worry that it will not deal with the issue of long-term care.

This is an especially important subject for women, as many assume the responsibility of providing care to aging relatives. Also, women who are divorced, widowed or never married may shoulder this burden alone.

As women age and start to need help, they don't want to become a burden on their children. Yet many are surprised to learn that Medicare typically only pays for acute and primary care. When a medical crisis passes, the main emphasis of Medicare is emptying the hospital for the next patient.

A recent study shows that two-thirds of American seniors recognize the need to plan for long-term care. Only 12 percent feel they are adequately prepared in this regard. For them and their children, the need to think about long-term care is pressing.

The Older Women's League reports that about seven out of every 10 adult children who help their families are female. Because women accept this role, their parents and loved ones are often able to enjoy the significant physical and emotional comforts of staying

in their own homes even when they can no longer care for themselves. By remaining in their homes, these family members don't depend on public money or public facilities for their needs.

In purely economic terms, researchers estimate the value of services that family caregivers provide at \$148 billion to \$188 billion a year. These hundreds of billions of dollars' worth of unpaid labor don't begin to reflect the physical and emotional toll this work takes on family caregivers.

That's why it is so important for women to learn about their options and make decisions before being confronted with a long-term health care crisis.

The Heinz Family Philanthropies has partnered with The Foundation for the Future of Aging in developing 10 Questions to Answer ([www.tenquestions.toanswer.org](http://www.tenquestions.toanswer.org)), a series of information cards to assist consumers and family caregivers who are planning for, choosing and managing long-term care.

The series guides the reader through available long-term care options while focusing on his or her quality of life. Having a plan in place can give you and your family peace of mind and spare you from the emotional upheaval that can arise in the middle of dealing with a health crisis.

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