



State of the Union Address on Aging and Caregiving

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www.aveniridoc.org; 5 sites, open to the public

Resources

Kaiser Family Foundation Studies, Jason Rau, 2023

*"Dying Broker Cost of Senior Care" in the US" Reed Ableson,
 Jason Rau, NYT series, 11/ 2023*

*Behavioral Risk Studies on Family Caregivers, CDC, 2016, survey
 results*

*2016 Testimony Before US Senate Select Co. on Aging by Dr.
 Mehrdad Ayati, Director of the Geriatric Center, Located in Los
 Altos.*

*SCC The Geri Team Network, 2024, 65 plus elder care
 professionals, case presentations for resolving complex client
 problems.*

How Americans and Congress react to the challenges of longevity



SOTU Agenda

Predictions: 5 years into the future.

Key Challenges requiring systemic change

Caregiving is both a job opportunity and risky business for some

What can we do better; strategies for comprehensive care planning

Various solutions based on a geographic "population perspective"

Affordable long-term care and health insurance

Enhance access to care, coverage for eyeglasses, hearing and mobility devices.

Message from our favorite MD...Dr. Seuss

Resources.

Key challenges

Most Americans will need LTSS in old age, averaging 2 yrs each.

Average cost of custodial care - >\$250,000 - not covered by Medicare

Average assets at retirement - \$60,000 + Soc. Security

Annual costs of caregiving >\$300,000 (average)

Half of women >85y.o. have no potential caregivers, solo agers, widowed.

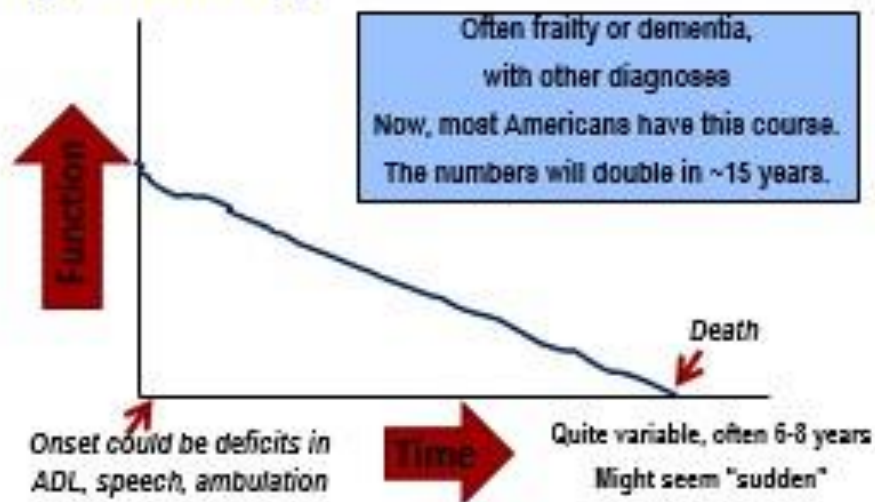
Assisted and memory care private pay, costly; prices going up

LTC insurance is costly, limited, and most US citizens do not have it

Numbers of elders needing care will double in the next dozen years

Most Americans spend majority of care dollars last two years of life for intensive medical interventions, may not provide quality of life.

Prolonged dwindling



Left to drift...current costs of elder care,
(housing, health & LTC insurance) result in...

Homelessness

Hunger

Isolation

Medical Aid in Dying, & suicides & “deaths of despair”

Bankrupting families, burdening caregivers (women)

Coercing Medicaid into severe restrictions

Major need: continuity of care, access

- **An Entity to monitor, manage – set priorities – evaluate
– respond to needs – with authority and funding**
- **Data to enable monitoring and managing**
- **Leadership**
- **Renewed political will, new stakeholders,
intergenerational teams: to enhance care.**
- **Flexibility in regulations and financing in view of
different levels of care and need**

Why prioritize -- LTC Financing?

Without that, all other gains will backslide when we double the numbers of elders needing care

Most of the current shortcomings have their roots in the currently inadequate funding

Americans are becoming aware of the threat of LTC costs to their families – a ripening political moment

Why a geographic population perspective for eldercare?

- **Because elders needing care are profoundly dependent upon their geographic community – local resources.**
 - >Housing
 - >Food
 - >Direct care workforce
 - >Family/friend caregiving
 - >Transportation
 - >Medical care
- **None can be fixed for just one provider's patients, or one insurer**
 - >- at least not efficiently

Comprehensive Care Planning

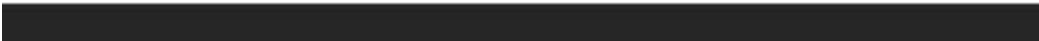
- **Shaped by the client's medical and social situation**
- **Also shaped by client & family values & preferences**
- **Constrained by what's available (including "volunteer")**
- **Rarely done**
- **Even more rarely documented**
- **And almost never transferred across providers**

Caregiving: job opportunity.

It's hard work - intensive labor; emotionally and interpersonally, for the family, support teams, and professional caregivers.

Professional caregiver worker shortage- worse with slowing immigration.

Covid informed us of the need for enhanced care systems and consideration of the care recipient and the family care provider as a unit of care by their medical teams.



What can we do better?

Enhanced care managers and navigators available in all systems. (Inpatient, outpatient, community, end of life care.)

Comprehensive care planning - with an interdisciplinary team

Managing quality and cost for a geographic community

Supportive care option in Medicare: for custodial caregiving.

Catastrophic affordable long-term care insurance

Review Compassion and Choice; medical aid in dying criteria

Educate our youth regarding aging and caregiver of grandparents:
Perhaps Los Altos Rotary might pioneer an intergenerational program?

