Caregivers and The Sandwich Generation

Tony Linares, MD RVP, Medical Director Anthem National Accounts

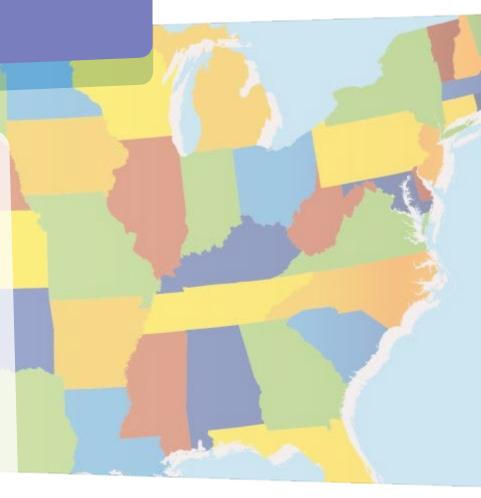
Today's Doc Talk Agenda

- People with chronic illness are living longer today
- Are you part of the sandwich generation?
- What does it mean to be a caregiver?
- Why is it so stressful?
- How can you take care of yourself?
- Resources available for Caregivers



Cancer impacts so many...

- 50% of all men and 33% of all women in America will get cancer during their lifetime.¹
- Based on rates from 2007-2009, 41.2% of men and women born today will be diagnosed with cancer at some time during their lifetime.²
- 73% of cancer survivors are living five years or longer after a diagnosis.²



1 American Cancer Society: Questions People Ask About Cancer. http://cancer.org/cancer/cancerbasics/questions-people-ask-about-cancer (January 25, 2013) 2 National Cancer Institute: Cancer. http://seer.cancer.gov/statfacts/html/all.html#survival (accessed February 2013)

Alzheimer Disease and other dementias

Facts you should know⁷

- Affects 5.3 million people and ranks sixth in U.S. overall causes of death.
- It accounts for 60% to 80% of all dementia-related cases.
- About 11 million U.S. family members will provide unpaid care for a loved one with Alzheimer disease.
- 40% of caregivers report high or very high stress levels.
- Alzheimer cases are expected to triple over the next 25 years.
- Other common causes of dementia include Parkinson's and Huntington's Disease, some types of multiple sclerosis, stroke, traumatic brain injuries, HIV and chronic alcohol or drug use.⁸

Who is in the sandwich generation?

"Sandwich generation" – men and women caught in the middle of caring for growing children and their aging parents or other aging relatives^{1,2}

How did it happen?²

- Average life expectancy is increasing
- More people have chronic conditions
- Couples have children later in life
- Families, primarily women, provide care for their children and their aging parents



What does it mean to be a caregiver?

Caregiving:

- Providing unpaid help for the physical and emotional needs of another person.
- It can range from part-time to 24-hour care, depending on their condition.¹
 - What kind of help is needed
 - How much hands-on care is needed
 - Who has the primary responsibility

Who are the Caregivers and at What Cost?

A study in caregiving³

Percentage of men and women providing care for an aging parent:



Men: 3% in 1994: 17% in 2008





Women: 9% in 1994; 28% in 2008



Averages \$303,880 per person in lost wages, pensions and Social Security benefits over their lifetime



Financial toll on caregivers 50

or older who leave the work

For women, \$324,044, with \$142,693 in lost wages; \$131,351 in lost Social Security benefits, and \$50,000 in lost pension benefits or matching contributions to defined -benefit plans



Workforce challenges for Caregivers

- **65 million** people in the U.S. will provide on average 20 hours of care for an aged or ill family member or friend any given year.
- 73% of caregivers are working full time or part time and juggling work/life balance issues.
- Many caregivers will face career and personal challenges, including economic constraints or the need to cut working hours.
- A 2010 study showed that caregivers are more likely to report their health as fair or poor. They also are more likely to have a chronic condition like depression, diabetes, hypertension or pulmonary disease.
- The study also showed that caregivers are reluctant to talk about their needs for fear they may lose their jobs.

A Caregiver's Health is also Impacted

Health toll on caregivers³

- More-common health problems were depression, hypertension, diabetes and lung-related diseases
- Higher rates of stress, and more likely to smoke or drink alcoholic beverages
- Less likely to get preventive screenings, including mammograms

Caregivers experience a wide range of feelings.¹

- Sadness and grief
- Fear and worry
- Anger
- Guilt
- Fatigue
- Isolation



Sadness and grief

 Knowing that someone you love is in poor health and getting worse, and seeing it happen before your eyes can be difficult.¹



Fear and worry

 When you are taking care of someone whose health is failing, you may be overcome by worries and fear.¹



Anger

 No matter how much you love someone, dealing with a loved one who is sick can be frustrating.¹



Guilt

 Caregivers can feel guilty about many things, including spending less time with their children and not doing enough to make the person receiving care happier.¹



Fatigue

 A person can do only so many things or be pulled in so many directions before it leads to fatigue.¹



Isolation

 Studies have shown that caregivers experience a significant loss in the free time they have.¹



1.

Make your boundaries clear.^{1,2,4}

- Set limits on what you will do.
- You can't be expected to do it all.
- Ask for help from other family members.
- Look for community resources to help with some parts of caregiving.

2. Discuss your concerns openly.^{1,2,4}

- Talk with your parent about his or her wishes and priorities.
- Don't leave younger kids out of the discussion.
- Don't assume it's best for your parent to move in with you.
- If your parent does move in with you, set up clear house rules.

3.

Consider long-term financial plans.^{1,2,4}

- Speak up and ask questions when you need to.
- You still have children to care for. Can you pay a housekeeper while you're trying to save money for your son's college?
- Talk about different care options with everyone.
- If a parent can't manage his or her own affairs, you need to know his or her financial situation.

4.

Take advantage of community services.^{1,2,4}

- They are there for you to use.
- Contact your local Area Agency on Aging or Division of Aging Office.
- Respite care is often available for caregivers.
- Organized support groups are often helpful in dealing with the stress of caregiving.
- Always ask your employer about EAP services

5.

Maintain important relationships with family and friends.^{1,2,4}

- Life changes and your parents' ability to live on their own can happen suddenly or can develop over time.
- Get others involved in key decisions as soon as possible the sooner the better.
- Friends are often willing to help with things like shopping, yard work or small chores.

6.

Care for yourself emotionally and physically.^{1,2,4}

- It's not a luxury it's a must. You can't help someone if you're run down.
- Don't feel guilty about taking care of yourself.
- Tips from the American Psychological Association on managing stress:
 - Identify what is causing the stress.
 - Find healthy ways to manage stress.
 - Eat right; get enough sleep; drink plenty of water; get regular exercise (like walking, yoga or something else you enjoy).

There are many ways to care for others.

Additional Guidance and Resources for Caregivers

How can you help your aging relative?

- Talk about finances and legal matters.^{1,2}
 - Financial decisions
 - Durable power of attorney
 - Durable power of attorney health care
 - Advanced directives (living wills)
- Talk about when it is best to stop driving.⁵

How can you help your aging relative?

- Talk about palliative care.⁶
- Talk about hospice care.⁶
- Talk about and arrange for emergency support.¹
- Talk about independent living centers, if that is an option.
- Talk about who the family spokesperson is for ongoing medical needs, including hospitalization and nursing home placement.

Caregiver Resources - Links

Workplace Transitions

http://workplacetransitions.org/research

Family Medical Leave Act

https://www.dol.gov/whd/fmla/

Caregiver Action Network

http://caregiveraction.org/

Help for Cancer Caregivers

http://www.helpforcancercaregivers.org/

Support for Caregivers (American Cancer Society)

http://www.cancer.org/treatment/caregivers/index

Additional Resources to Consider

- Your Employee Assistance Program
- The 36 Hour Day: A Family Guide to Caring for People with Alzheimer, Dementia and Memory Loss – Nancy Mace
- AARP Caregiving Resource Center aarp.org/caregivers
- The American Academy of Hospice and Palliative Medicine palliativedoctors.org
- The Center to Advance Palliative Care getpalliativecare.org
- National Council on Aging ncoa.org
- Resources to help family and caregivers cope with aging, disability and eldercare issues – Carestation.agis.com

Sources

1- Clark, J.A., and Weber, K.A. (Reviewed 1997). Challenges and choices: Elderly caregiving (GH6657). Retrieved February 24, 2010 from the University of Missouri Extension webswite http://extension.missouri.edu

2- American Psychological Association (APA), (2010). Stress in America 2010. Retrieved November 10, 2010, from the APA Help Center website apa.org/helpcenter

3- MetLife study as reported in The Wall Street Journal, Toll of Caring for Elderly Increases, Kelly Greene, June 14, 2011: wsj.com/article/SB10001424052702304665904576383483508416152.html (accessed June 17, 2011)

4- Workplace Options. (Reviewed 2010). Sandwich generation: Caregivers in the middle. Raleigh, NC: Author

5- Help Guide. (Modified March 5, 2007). Senior citizen driving: Warning signs and helping an unsafe driver to stop driving. helpguide.org (Retrieved May 2007)

6- AARP Bulletin, Easing Pain: Palliative care is not what you think. Karen Rafinski, June 2011, aarp.org (Retrieved June 2011)

7- AAFP CME Bulletin, May 2011, Vol. 10/No. 1

8- WebMD. Alzheimer's Disease and Other Forms of Dementia, webmd.com/brain/types-dementia (Retrieved July 8, 2011)

9- Pawlecki, Brent, MD, MMM. The Workforce Challenges of End-of-Life Issues. PEJ, May/June 2011, acpe.org (Retrieved June 2011)

Legal

Anthem Blue Cross and Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association.

DocTalk seminars are for informational purposes only – they do not constitute medical advice, diagnosis or treatment and are not substitutes for treatment by your personal physician