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No one should go through caregiving alone.

How Employers Can Help Curb the U.S. Caregiving Crisis



A KY CUPA-HR Conference Session with

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Do you identify as a caregiver?

There has been a lot of talk about caregiving lately...



Our nation's caregivers and parents are facing significant workplace challenges.

- 73% of employees are caregivers
- They spend an average of 24 hours per week on their caregiving responsibilities
- Caregivers are twice as likely as non-caregivers to say they will leave their current employer within the next six months.

Source: "Survey of U.S. Employees on Caregiving", Project on Managing the Future of Work, Harvard Business School with conclusions by Joseph B. Fuller and Manjari Raman in "The Caring Company", an HBS publication

"Take Care of the Caregivers at Your Company", Boston Consulting Group, March 2021. <https://www.bcg.com/publications/2021/prioritizing-caregivers-during-covid-19>

Women and minorities provide more unpaid care than others

- **Women are 3x** as likely as men to quit their jobs to take care of a family member
- Lost wages for women who leave the workforce early because of caregiving responsibilities totals **\$142,693***
- Younger (ages 18-44) employed caregivers and people of color are more likely to report quitting, reducing their hours or staying in their job longer than wanted in order to care for their loved one**



Source: *MetLife Mature Market Group, National Alliance for Caregiving, and the University of Pittsburgh Institute on aging 2010

** Working While Caring: A National Survey of Caregiver Stress in the U.S. Workforce, Public Opinion Strategies and the Rosalynn Carter Institute for Caregivers, September 28, 2021, Elizabeth Harrington and Bill McInturff

Among those concerned about disclosing their caregiver status:

- The number one concern was over the possibility of **losing their job**
- Most were afraid they might be **discriminated against or judged unfairly** by their supervisors/co-workers
- They were nervous about the **poor reaction** their supervisor might have to finding out
- They didn't want their job performance to be thought of as **lacking or being seen as lazy**
- Some were worried about being **passed over for promotions**

Source: Working While Caring: A National Survey of Caregiver Stress in the U.S. Workforce, Public Opinion Strategies and the Rosalynn Carter Institute for Caregivers, September 28, 2021, Elizabeth Harrington and Bill McInturff



How caregiving impacts employees

83%

Use FMLA or PTO
to provide care

81%

Experience added
stress and anxiety

72%

Have trouble sleeping
due to worrying

70%

Have limited time to
care for themselves

Caregiver health and wellness concerns

More than 40% of family caregivers reported having **two or more chronic diseases**.

23% of family caregivers find it difficult to take care of their own health.

Over half, 53% of caregivers indicated that a **decline in their health** compromises their ability to provide care.

Many family caregivers are **overwhelmed** and face financial, emotional, and psychosocial risks that increasingly result in a decline in their own health and wellness

The **stress** of providing care services is a major **risk factor** for developing numerous chronic conditions on the part of the family caregiver.

Support is needed to help family caregivers manage the physical, mental, and emotional stress of the family caregiving role.

How caregiving impacts organizations

The cost of caregiving to businesses exceeds \$50 billion annually – or an estimated \$3,200 per employee.



Employee caregivers urgently need help.
What sort of help is truly inclusive of this
stressed-out population of employees?

Inside the life of a caregiver
What would you do?

Scenario

An employee reports that her father was diagnosed with Alzheimer's and it has progressed to the point where he needs additional support and care. The employee is also uncertain about the impact her father's Medicare insurance and VA benefits have on their care choices.



As a caregiver for your father,
how do you make sure he has
the care he needs?

Opportunities for caregiver support

- Further discuss the father's care situation and determine next steps based on the level of care he needs.
- Provide vetted in-home care options including costs, availability, reviews and licensure information
- Provide vetted facility options, including costs, levels of care provided, availability, licensure, survey results and reviews
- Provide employee with information on financial assistance resources, including outlining when and how Medicare and VA benefits cover care costs
- Explore potential Medicaid assistance if applicable/appropriate



Scenario

An employee's 12-year-old son was born with a congenital heart defect and struggles academically due to dyslexia. The son's condition will eventually require a heart transplant. He is currently in need of a risky heart surgery in order to prolong his heart function and delay the need for heart transplant.

The employee has scheduled this surgery, but has not told their son or the rest of the family about the scheduled procedure. The employee is overwhelmed trying to figure out how to communicate to their son and extended family about the upcoming procedure without causing fear and panic.

As a parent, what would you
do next?

Opportunities for caregiver support

- Provide emotional preparation for the employee
 - Share information on the procedure so the employee is well-informed
 - Provide stress-reducing exercises and resources related to stress management and coping mechanisms
- Help the employee provide emotional support for the child
 - Suggest a book and/or YouTube video of a child in the same age range talking about surgery and what to expect through the eyes of a child
 - Arrange a preoperative tour of the hospital
 - Share tips on when to tell the son and ways to involve him in decision making related to the surgery



Scenario

An employee's son is a sophomore in high school with a diagnosis of high-functioning Autism Spectrum Disorder. He wants to study engineering in college and has a first choice school. The employee wants to make sure her son's needs are accommodated as he prepares for college.

As a parent, how do you make
sure your child's needs are
accommodated in college?

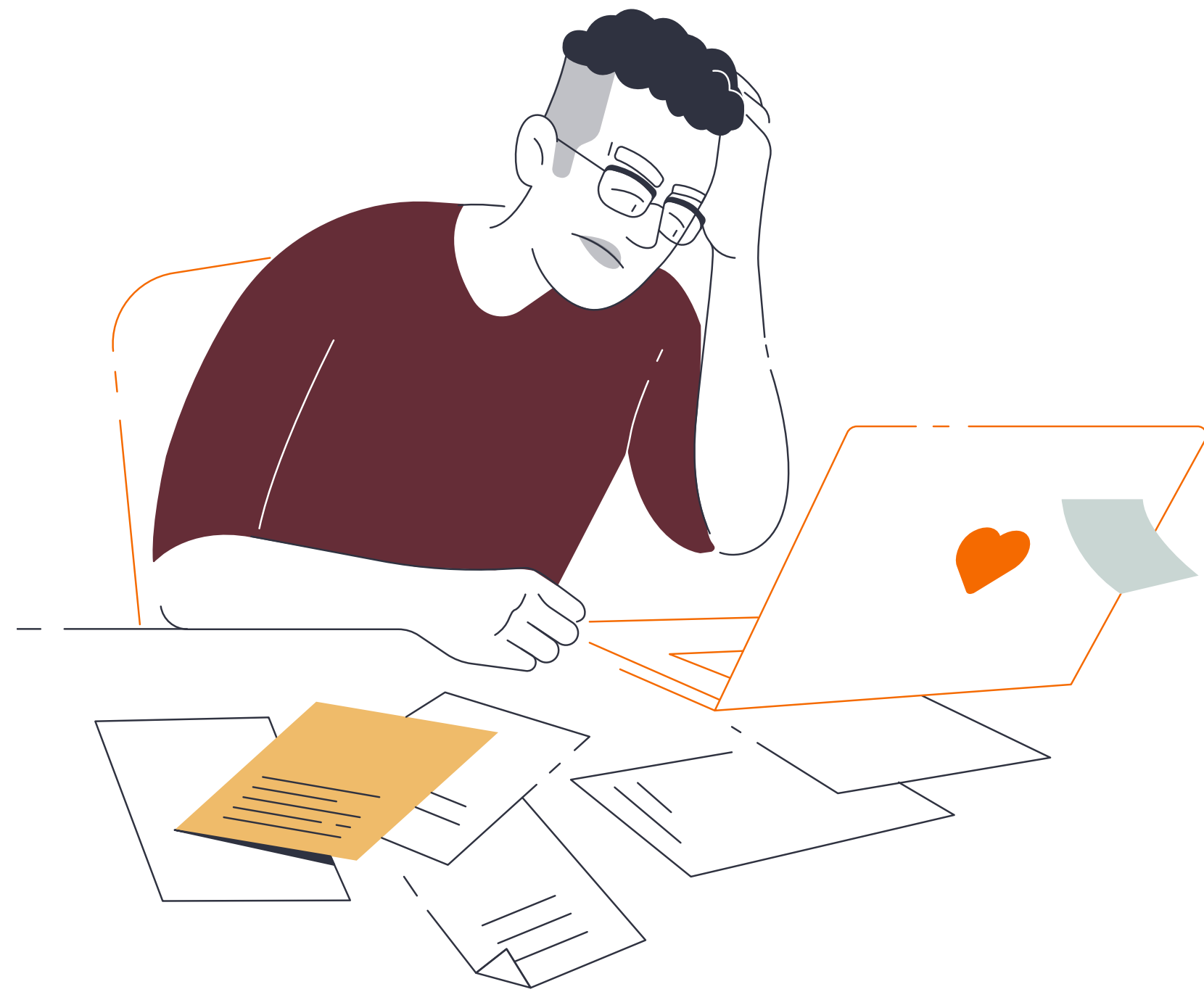
Opportunities for caregiver support

- Look into social skills groups and connect with the school counselor to discuss support opportunities for learning how to manage daily life activities
- Research and provide FAFSA information
- Research and provide a list of the best engineering colleges within four hours of the employee's home (based on the employee's desire to keep her son close to home)
- Provide information about the son's first choice school, including tour information, application processes and deadlines, costs/tuition, financial aid opportunities, housing, disability/ accommodation info, transportation options
- Gather info about how the son's first choice school offers accommodations to ASD students (academic, social, housing/living, daily life activities)

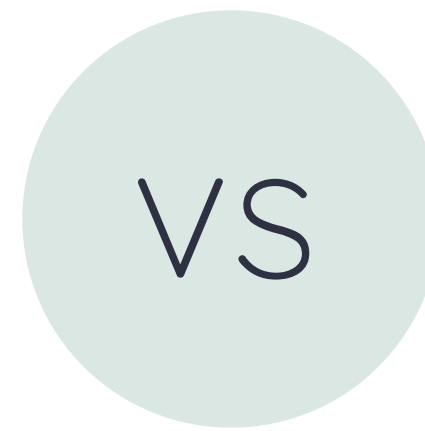
Takeaways from these real-life caregiving scenarios

- Caregiving is a *journey*
- The needs of employee caregivers are complex and nuanced
- Caregivers don't know what they don't know
- **A trusting relationship between the employee and their Care Coach was invaluable in these scenarios**

The difference human connection makes...



Googling your way through it



Having someone in your corner



Employee caregivers need someone to go on the caregiving journey with them.

When Cariloop's Care Coaches have been able to go on the caregiving journey with employees...

Top 3 Caregiving Themes

- 1. **Aging:** Home care, private duty, and assisted living care provider research and coordination, and locating community resources
- 2. **Mental Health:** Emotional support for employees and navigating care team difficult conversations
- 3. **Financial Navigation:** Assisting families with navigating Medicare Advantage options, legal documents, Social Security and other financial assistance resources.

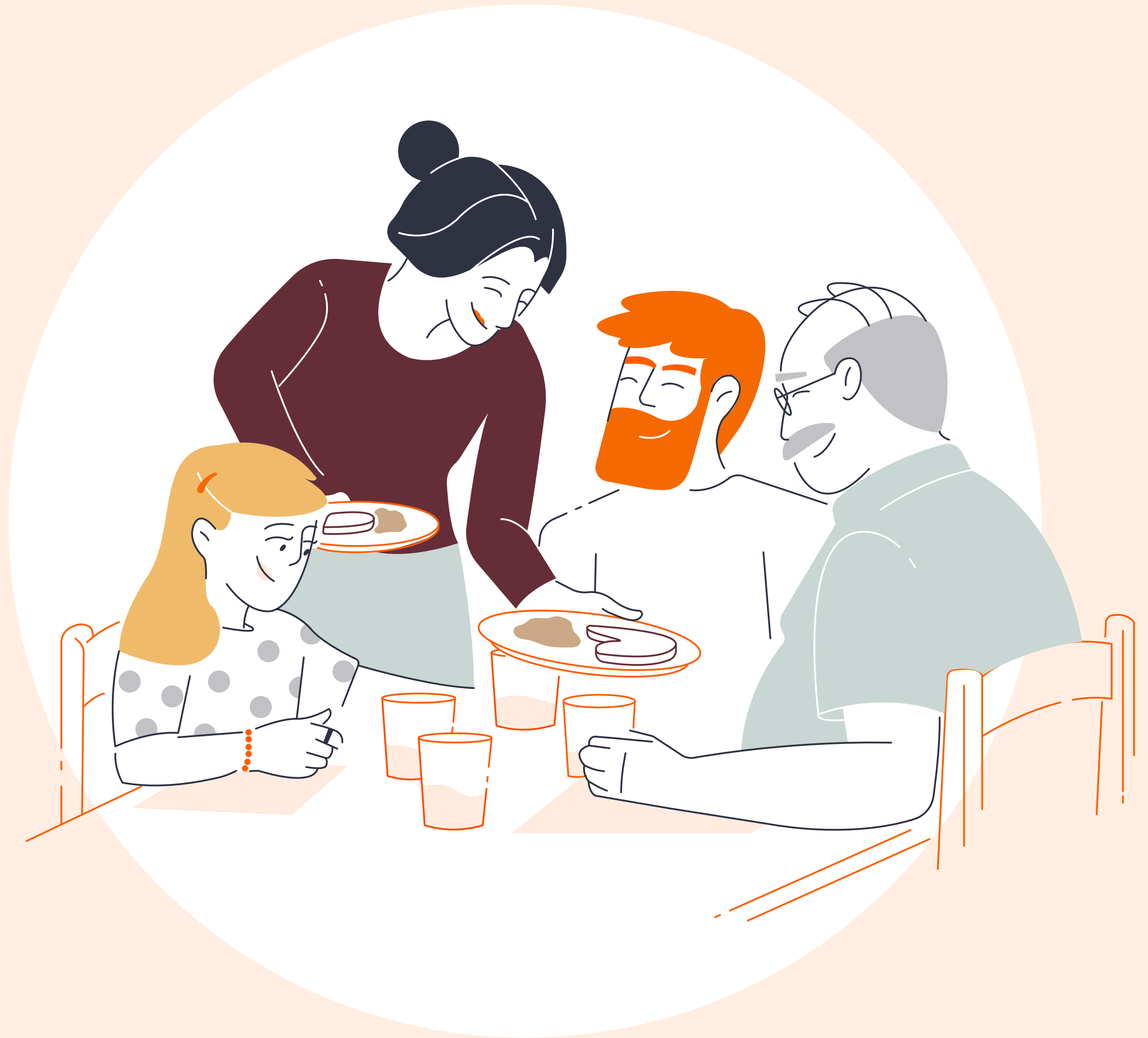
Time 70 hours saved per case

Needs 2.5 needs addressed per case

Journey 4.4 months of ongoing support

Diversity 74% of caregivers identify as female

When employers prioritize human connection in benefit design, other supportive benefits fall into place.





The most inclusive way to support employees is to establish a human connection where every unique need can be fully supported.



Caregivers should be celebrated, not stigmatized. Let's support them together!

Thank you!

Melinda Stroda

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Appendix



Scenario

An employee's sister who lives out of town was diagnosed with metastatic breast cancer. Upon diagnosis, the spread was extensive—surgery was required to remove a brain tumor, and several weeks later a rod was placed in her leg for bone stability.

The sister had complications following her second surgery. The hospital was planning to discharge her to a subacute facility, and the employee was given a list of local facilities to consider.

As a caregiver for your sister,
what would you do next?

Opportunities for caregiver support

- Organize and lead a family call to align everyone around exactly what was happening with the sister's care
- Educate the employee about available hospital resources to help support with discharge planning
- Research and vet subacute care facilities, and provide a list of questions to ask facilities when making a decision
- Provide information about hospice and palliative care
- Offer support group information for the employee's entire family, including the sister with cancer

Scenario

An employee nearing retirement was seeking information about which Medicare plan he should sign up for and how it would work with his current Tricare plan.



Where would you turn to get
the information you need
about Medicare?

Opportunities for caregiver support

- Reach out to Tricare and outline the coordination of claims and payments with Medicare
- Review the process for claims with Tricare and share related forms for claim submission
- Connect with secondary insurance company to see how the benefits would coordinate if the employee switched to a Medicare Advantage plan
- Research and compare several Medicare Advantage plans that would best meet the employee's current needs.
- Provide information about Medicare Advantage prescription drug options