
WHEN EMPLOYEES BECOME CAREGIVERS...A MANAGER'S WORKBOOK

A new challenge for employees, a new reality for American business: Eldercare.

ELDERCARE: AN OPPORTUNITY FOR ADAPTABLE COMPANIES.

By implementing policies that are “eldercare friendly,” companies will:

- ▲ Find it easier to attract and retain the best workers
- ▲ Increase productivity by reducing stress on employees
- ▲ Reduce disruptions in the work schedule
- ▲ Enhance their community image, which can attract new customers

JUST HOW CRITICAL IS THE NEED FOR ELDERCARE?

As we've all heard, America is growing older. According to the U.S. Census Bureau:

- ▲ Today's older population of more than 35 million Americans will increase to over 70 million by 2030
- ▲ Today, one out of every four households (22.4 million) is involved in providing help to an older person
- ▲ The segment of the older population that is most likely to need care – those over the age of 85 – is the fastest growing segment of elders today
- ▲ 80% of all the care received by older adults is provided by family and friends

More working Americans are also taking care of an elder. Currently, about one out of five workers is balancing work and caregiving. This will increase in the future due to:

- ▲ Growth of older population
- ▲ Smaller family size
- ▲ Increase in two-earner households
- ▲ Improvements in medical care and treatment

WHAT IS THE COST TO AMERICAN BUSINESS?

Managing the responsibilities of home and eldercare isn't easy for workers. One survey revealed how the stresses of eldercare affected employee productivity:

- ▲ 56% of respondents said they were less productive at work
- ▲ 67% said they had to take time off during the work day for eldercare
- ▲ 30% reported being absent for a full day to deal with eldercare matters

And in a survey done for the National Alliance for caregiving in 1997, 10% of caregivers had to give up work entirely.

LOST PRODUCTIVITY COSTS BUSINESSES \$11.4-\$29 BILLION ANNUALLY

Companies lose so much each year because of costs due to the eldercare crisis:

- ▲ Replacement costs for employees who quit due to caregiving responsibilities
- ▲ Costs due to absenteeism, partial absenteeism
- ▲ Costs due to workday disruptions
- ▲ Costs associated with supervising employees

HOW WILL YOUR BUSINESS RESPOND?

If your company has limited resources, there are several no-cost steps you can take to show that eldercare is now on your “radar screen.”

- ▲ **www.employedcaregiver.org:** Is dedicated to helping Virginia employers and employees find the resources they need.
- ▲ **www.aoa.gov/caregivers:** Click “Because We Care—A Guide for People Who Care.” This guide provides helpful information for family caregivers and others responsible for providing care.
- ▲ **www.alz.org:** Click Resources: Search the Resource Center to learn more about Alzheimer’s disease and care strategies through downloadable publications.
- ▲ **www.caregiving.org:** Click Reports and Products: See “Caring Today, Planning for Tomorrow,” a publication from the National Alliance for Caregiving with advice and contacts for those caring for an older relative or friend.
- ▲ **www.aarp.org:** The AARP serves the needs of people age 50 and older by providing information, education, advocacy and community.
- ▲ **www.medicare.gov:** Guide your employees to “Medicare Basics” and other resources available at website and 1-800-MEDICARE (1-800-633-4227). Click “A planning guide for caregivers.”

THE NEXT LEVEL

The next level: creating your own “How To” guide for employees – as simple or as complex as you need. Create a basic packet and keep it simple. Provide your employees with information and support by reaching out to community groups and caregiver organizations. Some of the local groups you can contact for information include:

- ▲ Partnership For Employed Caregivers
- ▲ LOA Area Agency on Aging
- ▲ Hospitals
- ▲ Senior centers
- ▲ Faith-based organizations (such as Catholic Charities, Roanoke Jewish Community Council, etc.)
- ▲ Disease-specific organizations (e.g. Alzheimer’s Association)
- ▲ Hospices

Flexible eldercare policies can also help build company morale.

For smaller companies, adopt a few simple policies, even if only on an informal basis:

- ▲ Flex-time, shortened work weeks, modified daily schedule based on need
- ▲ Telecommuting

BUILD AN ELDERCARE FILE AS YOU GO

Start accumulating brochures, fact sheets and booklets from community groups as you arrange your seminars and exchange information with professionals. By gathering information and keeping it in your personnel or employee assistance office, employees will have a quick, easy source of information that they can access in privacy.

BRING THE EXPERTS TO YOU: HOST A CAREGIVER FAIR

Agencies typically come to a Caregiver Fair with brochures and other information to help employees make eldercare decisions. All you have to do is provide the space, some tables and the time.

Most employees are interested in information from:

- ▲ Medicare
- ▲ Medicaid and state programs
- ▲ Hospice organizations
- ▲ Area Agency on Aging
- ▲ Disease-specific groups, such as Alzheimer's Association, Parkinson's Association and groups with information about vision and hearing impairments
- ▲ Legal Aid and/or legal assistance professionals
- ▲ Financial professionals
- ▲ Home health programs
- ▲ Home-delivered meals programs
- ▲ Counseling programs

The Partnership for Employed Caregivers can assist you in locating appropriate resources.

SEMINARS ON AGING AND ELDERCARE...A LOW COST WAY TO EDUCATE YOUR WORKFORCE TO MAKE GOOD CHOICES.

Popular sample topics:

- ▲ **Medicare/Medicaid** – An expert can explain what Medicare covers, who is eligible, how to enroll and how Medicaid covers medical costs for those with limited resources.
- ▲ **Planning for Long-Term Care** – Let your employee learn about the different options.
- ▲ **Health Care as You Retire** – Younger workers with parents reaching retirement age and older workers who should begin planning for post-retirement care would be interested in talking with someone who could answer their questions on Medicare.
- ▲ **What is “Normal” Aging?** – A geriatrician (physician who specializes in older patients) or a geriatric social worker can teach employees when things such as mental deterioration are not “normal.”
- ▲ **Alzheimer's Disease** – The local chapter of the Alzheimer's Association can provide a speaker on Alzheimer's Disease. Recognizing the onset of this disease is a key to quality of life for both the elder and caregiver.
- ▲ **Community Resources for Older People** – Adult day care at community centers, nutritional programs and many other services available for caregivers.

- ▲ **Taking Care of Yourself as a Caregiver** – Caregivers are often under such stress and severe time constraints that they neglect their own physical and mental health.
- ▲ **Grief and Living with Loss** – The loss of a fellow employee or loved one can have a serious impact in the workplace. Learning ways to address these issues and cope with loss can help keep the workforce healthy.

Partnership for Employed Caregivers, the LOA Area Agency on Aging, and other organizations have experts on these topics and more. **In most cases, the speakers are free.**

COMPREHENSIVE BENEFITS APPROACHES FOR COMPANIES

Creating your eldercare information packet should begin with an examination of existing benefits to see which apply to eldercare or might be refined to provide an eldercare benefit. The National Alliance for Caregiving already suggests that the benefits and policies be included in your eldercare information package. (See Section Two of this Toolkit for more information.)

Supportive benefits:

- ▲ Access to Employee Assistance Programs (EAPs) for counseling and support
- ▲ Dependent life insurance
- ▲ Long-term care insurance, often covering spouse
- ▲ Flexible spending accounts/dependent care accounts
- ▲ Cash subsidies for services for older relatives
- ▲ Group legal/financial plans
- ▲ Travel discounts (can help with long-distance caregiving)
- ▲ Hospice inclusion in company - sponsored health insurance
- ▲ Caregiver Resource Fair

Supportive policies:

- ▲ Flex-time
- ▲ Paid sick or family leave that can be used to care for ill relatives or friends
- ▲ Leave without pay options
- ▲ Compressed work schedules that allow an employee to work more hours during the work day and fewer days in the week
- ▲ Telecommuting
- ▲ Temporary reduction of hours
- ▲ Job-sharing
- ▲ Leave-sharing, where employees donate a portion of their leave time to others who have eldercare responsibilities
- ▲ Shift-exchanging, allowing employees to swap shifts on an as-needed basis, especially when emergencies arise
- ▲ Gradual return to work policies
- ▲ Funeral and bereavement leave policies

TRAINING SUPERVISORS TO MANAGE ELDERCARE ISSUES: A 60 MINUTE PROGRAM.

By training supervisors to recognize and respond to eldercare issues promptly and effectively, you can prevent caregiver demands from becoming workplace problems.

Detailed plans for a 60-minute program are available online at:

http://www.cms.hhs.gov/partnerships/tools/materials/caregiversresources/Final_Wkbook_online_version.pdf

This program includes the following items:

- ▲ Why is Eldercare an Issue?
- ▲ How Do I Recognize an Eldercare Problem?
- ▲ Case Examples
- ▲ What Resources are Available in the Community?

The Partnership for Employed Caregivers can assist you with speakers to facilitate this program.

RESOURCES

The websites below can provide you with more information and can also serve as resources for your employees:

▲ Community Resources:

- ▲ SeniorNavigator
www.seniornavigator.org
1-866-393-0957
- ▲ Information & Referral
www.councilofcommunityservices.org
1-540-982-2345
- ▲ Administration on Aging
www.aoa.gov
1-202-619-0724
- ▲ National Academy of Elder Law Attorneys
www.naela.org
1-520-881-4005

▲ Taking Care of Yourself as a Caregiver:

- ▲ Careguide
www.careguide.com
1-888-721-9797
- ▲ Interfaith Caregivers Alliance
www.interfaithcaregivers.org
- ▲ National Alliance for Caregiving
www.caregiving.org

- ▲ National Family Caregivers Association
www.nfcacares.org
1-800-896-3650

▲ Planning for Long-Term Care:

- ▲ Medicaid
www.cms.hhs.gov/consumers
(Call Department of Social Services in your locality)
Roanoke City D.S.S. 540-853-2591
Roanoke County D.S.S. 540-387-6087
- ▲ Medicare
www.medicare.gov
1-800-MEDICARE or 1-800-633-4227
- ▲ American Association of Homes and Services for the Aging
www.aahsa.org
1-202-783-2242
- ▲ American Health Care Association
www.ahca.org
1-202-842-4444

- ▲ AARP
www.aarp.org
1-888-687-2277
- ▲ Social Security
www.ssa.gov
1-800-772-1213 or 540-857-2190
- ▲ **What is “Normal” Aging?:**
 - ▲ Administration on Aging
www.aoa.gov
1-202-619-0724
 - ▲ Healthfinder
www.healthfinder.gov
 - ▲ National Institutes of Health
www.nih.gov/health
1-301-496-4000
 - ▲ Web of Care
www.webofcare.com
- ▲ **Health Care as You Retire:**
 - ▲ Administration on Aging
www.aoa.gov
1-202-619-0724
 - ▲ Healthfinder
www.healthfinder.gov
- ▲ National Institutes of Health
www.nih.gov/health
1-301-496-4000
- ▲ Web of Care
www.webofcare.com
- ▲ Alzheimer’s Disease:
 - ▲ Alzheimer’s Association
www.alz.org
1-800-272-3900
- ▲ **End of Life / Hospice Care:**
 - ▲ National Care Hospice and Palliative Care Organization
www.nhpco.org
1-703-837-1500
 - ▲ End of Life Care Partnership of Roanoke Valley
www.roanokeendoflifecare.org
1-888-466-7809 or 540-776-0198

ADD COMMUNITY RESOURCES AND YOU’RE DONE.

See the **Senior Quick Guide** (Section Three of this Toolkit) for resources in the Roanoke Valley area. Add those organizations’ phone numbers and Internet addresses to information on your own policies and benefits and you’ll have a comprehensive package that your employees will value and appreciate.

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