



Caregivers need help with burnout and finances

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By Julian Gray and Frank Petrich

Are you now a “caregiver”? Will you be one? A caregiver can be defined as a person who gives help and protection to an older or disabled person or to someone who is sick, helping manage activities of daily living such as eating, bathing, dressing, toileting, walking and continence.

It’s been estimated that there may be as many as 44 million family caregivers in the U.S. who provide as much as \$470 billion in unpaid care. These caregivers are spouses, children (predominately female), fathers, mothers and other relatives. Sometimes they are “simply” friends or neighbors. Generally, it’s the adult children, between ages 55-64, often with full time jobs, and, many with their own dependent children (minors or not), who are providing parental care.

Talk about stress.

Couple the stress with an impending decline in the ratio of available paid (non-relative) caregivers to those needing care and the problem only increases. Looking solely at Allegheny County, by 2020 (less than four years away), 19.3 percent of the county’s population is projected to be over age 65, with almost 15 percent of those being over age 85. Nationally, it’s been projected that, by 2020, 45 percent of that over 85+ population will be living alone.

Two issues we see in our practice relate to this topic: caregiver burnout and finances. Stress can cause the caregiver themselves to become someone in need of care.

Two excellent resources for learning about caregiver support programs locally are the Allegheny County Area Agency on Aging Senior Line (412-350-5460) or online at <http://www.alleghenycounty.us/Human-Services/About/Offices/Area-Agency-on-Aging.aspx>.

The second resource is the FamilyLinks Caregivers First Initiative program (412-924-0400), <http://www.familylinks.org/get-help/SC/CFI> This is free to adults who provide care to people who are 60 or older and who, as caregivers, are experiencing stress and trying to balance their total responsibilities. The program can provide, over a six-month period, 12 meetings or phone conversations to help alleviate the stress and to provide useful coping skills.

An adult caregiver can be compensated for their services. In doing so, it's critical to have a written agreement between the caregiver and the person to whom they are providing care. The agreement should outline the scope of services to be provided and the basis for the compensation so as the payments aren't construed as gifts for possible medical assistance purposes for skilled nursing care or home and community-based services which, at some point, may be needed.

A second major financial consideration centers on the home. It's not uncommon for a caregiver child to move in to take care of a parent, thus possibly curtailing their own career and earning ability. Parents generally want to preserve their home for their children.

There is an exception in federal law to the "transfer penalty" imposed on the transfer within the medical assistance five-year "look-back" period to a "care-giver child."

If the child has lived with the parent for at least two years immediately prior to the parent entering a skilled nursing facility, and without that care the parent would have been admitted to the facility earlier, that home transfer is exempted from the "look-back" period.

Quick Update

The Community Health Choices program for Managed Medical Assistance Long Term Services & Support about which we wrote in our March column has had its "roll-out" delayed from January 1, 2017 to July 1, 2017.

Julian Gray and Frank Petrich are certified elder law attorneys who practice in the Pittsburgh area at Gray Elder Law. Send questions to elderlawguys@grayelderlaw.com or visit www.grayelderlaw.com.