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## New Long-Term Care Issues: Caregivers and the Coronavirus

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As baby boomers age, more and more millennials are becoming caregivers. Many are taking on this role while just getting started in their own lives, leading to difficult decisions about priorities. Proper planning can help them navigate this terrain.

The term “sandwich generation” was coined to refer to baby boomers who were taking care of their parents while also having young children of their own. Now millennials are moving into the sandwich generation at a younger age than their parents did. A study by Genworth found that the average age of caregivers in 2018 was 47, down from 53 in 2010. The rise in younger caregivers may be because baby boomers had kids later in life than their predecessors and many are divorced, so they do not have a spouse to provide care.

Younger caregivers have different challenges than older caregivers. They may have younger kids to manage and careers that are just beginning, rather than established. An AARP study found that millennials spend an average of 21 hours a week on caregiving, and one in four spend more than 20 hours per week. More than half (53%) also hold a full-time job in addition to their caregiving duties, and 31% work part time.

Managing caregiving duties, family, and employment is stressful. Having plans in place can help alleviate some of the stress, and the earlier you plan ahead the better. The following are resources you can use to put together a long-term care plan:

- Long-term care insurance can help lessen some of the costs of caregiving if it is purchased early enough.

- A geriatric care manager can help determine what care is needed and where to find resources
- An elder law attorney can draft essential documents like a power of attorney and a health care proxy, as well as advise you on available benefits, such as Medicare, Medicaid, or Veteran’s Administration benefits.
- Adult day care can give caregivers a much-needed break.

Having resources in place will help, but you also need to be mindful of when you need help. Recognize when you are being stretched too thin and consider your priorities. If possible, talk to your employer about flexible hours. Consult with other family members and do not be afraid to delegate tasks.

Take care of yourself by eating well, exercising, and finding time to relax. Realize that sometimes your loved one needs more care than you and your family can give, and assisted living or a nursing home may be necessary. Some caregivers have already had to make the decision to put their loved one in a nursing home, even with a pandemic going on.

Caregivers should also keep in mind that the coronavirus pandemic has had a devastating impact on the elderly, particularly those in nursing homes and other long-term care facilities. This has raised questions about how the virus has influenced the costs and provision of long-term care insurance, which covers care in facilities and sometimes at home as well.

If your loved one has a long-term care insurance policy, you

may wonder how it is affected by the pandemic. If he or she doesn’t have a policy, you may wonder whether the pandemic will make it more difficult to get one. An article by U.S. News and World Report examines issues with long-term care insurance that have arisen in the last few months, including the following:

- Qualifying for insurance. It is already more difficult to qualify for long-term care insurance the older you get. Because older individuals are at a higher risk for coronavirus, this can affect your long-term care application as well. Some insurers have been limiting applicants’ ages or putting additional restrictions on applicants who have been in contact with the virus. If you had a positive COVID-19 test, you may have to wait three to

six months before qualifying for insurance. These policies vary by company.

- Premiums. Insurers can’t raise rates for customers due to individual circumstances. To raise rates, insurers must obtain approval from the state and raise them for the entire group. However, if you are considered high risk due to exposure to coronavirus, you may not qualify for the best rates when you first apply for long-term care insurance.
- Moving out of a nursing home. If you have a policy and want to move out of a nursing home, you will need to check what your policy will pay for. Some policies pay for long-term care in a variety of settings, including home care, but others are more restrictive. On the plus side, you may be able to use your policy to reserve your bed, allowing you to keep your nursing home spot.
- Home care. If you have a policy that was paying for home care, there may also be changes. Some home care workers are charging more for work during the pandemic, which could exceed your policy coverage. Another change may be to the number of people entering your home. You may want family to provide care, rather than an outside home health care worker. Unfortunately, most long-term care policies don’t pay for family members to provide care. However, if you aren’t using the insurance to pay for care, your coverage may last longer—depending on the policy.

There are lots of uncertainties regarding long-term care, insurance, and coronavirus. Call us today to plan for these uncertainties.

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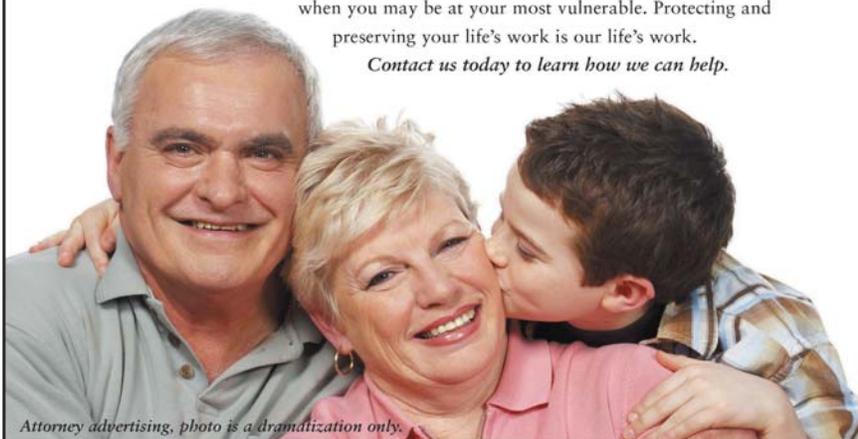
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The attorneys of Shober & Rock have years of experience helping individuals and families with the complex issues of elder law. We are here to help you prepare for and confront what may be the most complex legal hurdles of your life at a time when you may be at your most vulnerable. Protecting and preserving your life’s work is our life’s work.

Contact us today to learn how we can help.



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