

Caregivers without Health Care

Quality long-term care depends on healthy direct-care workers, yet the people who provide the bulk of the hands-on care to Pennsylvania's elders and people with disabilities often lack health insurance.

- Pennsylvania has over 100,000 nursing assistants, home care aides, personal assistants, and other direct-care workers serving over 760,000 long-term care consumers. Over the next ten years, the demand for direct-care workers is expected to grow by 18 percent.
- Direct-care workers provide an estimated 70 to 80 percent of the hands-on care in long-term care.
- Nationally, about two of every five direct-care workers lack health insurance coverage.¹

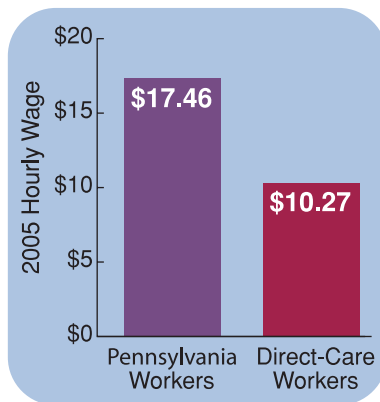
Direct-care workers may provide

- Personal care assistance (bathing, dressing, etc.)
- Health care assistance (monitoring vital signs, medication assistance, etc.)
- Assistance with household tasks (meal preparation, shopping, etc.)

How It Happens

Not all long-term care employers offer insurance for direct-care workers. For example, only 31 percent of Pennsylvania providers contribute to family coverage for their employees. And even when employers offer coverage, low wages or part-time hours put it out of reach for many workers.

- In Pennsylvania, direct-care workers average only about \$10 an hour, making it difficult to afford insurance premiums and co-pays. An estimated 30 to 35 percent earn so little that they must supplement their incomes with public assistance.



Quality long-term care depends on healthy direct-care workers

- More than 60 percent of caregivers are employed part-time, and are therefore not eligible for insurance coverage that requires full-time employment. Others are self-employed and do not have access to employer-based plans.
- Many direct-care workers have health problems such as diabetes or high blood pressure. They also have a very high rate of on-the-job injuries. This makes insurance companies classify them as a "high risk" group, adding to the difficulty of finding affordable insurance.
- Rising health insurance costs have caused some employers to drop or reduce coverage.

Why It Matters

When caregivers go without coverage, everyone pays the price.

- Long-term care consumers lose the stable relationships they depend on when caregivers miss work due to on-the-job injuries or illnesses.
- Family members and friends may have to stand in if a worker misses a shift.
- Workers often forego care until a treatable health condition becomes an emergency.
- Taxpayers foot the bill when uninsured direct-care workers resort to using emergency rooms for their primary care.

Solutions for the Future

Successful models already exist. Visit www.coverageiscritical.org to learn more about how other states, employers, and unions are making insurance available and affordable for direct-care workers.

Joint Solutions for a Shared Challenge

"Providing health care for everyone is not a partisan issue. We are all payers and consumers of health care, and we need to find solutions that work for Pennsylvania."

—Governor Ed Rendell, December 13, 2005

¹ *Caregivers without Coverage: The Facts about a Critical Gap in Long-Term Care.* Health Care for Health Care Workers. January 2006. Policy Brief No. 1 Paraprofessional Healthcare Institute.