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# Health care workers need adequate insurance coverage

By Hollis Turnham

An estimated 117,000 direct-care workers are working 24 hours a day, seven days a week in Michigan, assisting elders and younger people with disabilities in their homes and apartments, in nursing homes, adult foster care homes and homes for the aged throughout the state. These frontline caregivers support those among us with physical and mental disabilities, encouraging us to accept nothing less than independence and full participation in community life.

Direct-care workers are the people we often refer to simply as "aides" or CNAs (certified nurse aides), PCAs (personal care assistants) and so on — often without a real understanding of the work they do day in and day out. Most describe their work as a "calling," which they discovered while caring for a family member or after a long search for a career that will let them make a difference in another person's life. Thousands of elders and individuals with disabilities who receive long-term care services in Macomb County and those who love them rely on these caregivers who follow their calling and make a difference.

We'll soon need even more direct-care workers — especially in home care — as our population ages, allowing people with chronic illnesses and disabilities to live longer. But it's already difficult in

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many parts of the state to find or keep enough workers. Michigan nursing homes report a 30 percent turnover rate among direct care workers in these times of relative high unemployment, and in home care the turnover rate is comparable, if not higher given the unpredictability of work, hours and income.

Part of the reason for these high turnover rates is the lack of insurance among the workers. National data indicates that the odds are 1 in 4 that nursing home aides have no health care insurance, and the odds are worse for home care workers — 1 in 2. We have no evidence to indicate that the rates of the uninsured among Michigan's direct-care workers are dramatically different than in the rest of the country.

The major reason many direct care workers lack health insurance is the high cost of insurance. Like other businesses, long-term care employers face high and escalating charges for the health care. While some employers cover all or nearly all of the cost, many ask their employees to pay premiums. Even modest premiums can be unaffordable with the reported wages of Michigan's direct-care workers. CNAs working in nursing homes earn an average of \$10.35 an hour, and home health aides earn an average of \$9.78 an hour.

This lack of health insurance is obviously a problem for Michigan's direct-care workers, but it's also a concern for every taxpayer in the state.

While some employers have significant revenues from people paying privately from their own income and savings, the majority of the bills in long-term care — including direct-care worker wages and health care premiums — are paid by tax-funded government programs. Medicaid is the main payer, and Medicare, veterans programs, federal and state aging funds, county aging millage programs and other government sources also pay substantial amounts. Each program has its own way to calculate how much to pay for each long-term care service and none of these formulas figures in the cost of offering every

worker an affordable, adequate health care policy. In other words, our tax dollars contribute to creating low-wage jobs that do not offer affordable insurance.

And the state- and federal-funded Medicaid Home Help Program does not offer health insurance coverage to the 42,000 people providing services to more than 45,000 people needing long-term services and support.

This isn't what Michigan taxpayers want. A May 2005 statewide survey sponsored by AARP/Michigan showed that 94 percent of voters over age 45 think it's important for direct-care workers to have health insurance coverage. And on this issue, there is no geographic divide.

By the same wide margins, Michigan voters believe that health insurance coverage plays an important role in keeping direct-care workers on the job — and they're right. As you can imagine, direct-care workers without health care coverage work sick, potentially endangering the health of the people they care for. They do not get preventive care, so their health problems tend to be severe by the time treatment begins. And that makes it harder for them to get to your mother's home or to your assisted living apartment when care, support and services are needed.

With long-term care a necessity for a

growing number of Michigan residents our governor, our legislators and other policy makers must ensure that we can recruit and keep the competent, compassionate workers we need in the coming years. And that means finding a way to help employers provide affordable, adequate health insurance coverage.

It's time to secure health care insurance to the thousands of caregivers who provide long-term care services in all Michigan communities. Your own health — or the health of someone you love — may depend on it.

Turnham is Michigan policy director of the Paraprofessional Healthcare Institute.

## Guest opinions

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