

Are We Americans Ready to Face Up to Our Future?

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America is aging. That's not news anymore, but you'd think it was based on how we seem to be dealing with the fact. The average life expectancy of Americans continues to rise, but active life expectancy (the time that you will remain independent) is falling. In part, that is because we have been so successful at treating the common causes of death that fewer of us are dying due to heart disease, strokes, and to a lesser extent, cancer. But Americans continue to exercise less, and avoid other healthy life style changes that are associated with active life expectancy. The result – we are more at risk for developing dementia and other causes of frailty. And what is the result of that? The increasing need for long-term care.

In the last 3 years has the media attention (pro & con) of health care has focused on the Affordable Care Act (ACA or "Obamacare"). But Obamacare had almost nothing in it related to long-term care. Why – because even the Democrats were loath to wade too deeply into that quagmire. But the simple fact is that 70% of Americans who live past age 65 can expect to require about 3 years of long-term care, either in an assisted living facility or a nursing home. Yet very few people plan for that.

Denial is not just a river in Africa, but seems to be the state of affairs when it comes to aging and long-term care. The only portion of the ACA that dealt with long-term care insurance was the CLASS act, and that was dropped by the administration because the economic numbers

didn't pan out. Many have advocated that more people buy long-term care insurance, but the uptake has been slow and some companies are leaving the market because the profits are slim and the risks are too high.

What is most interesting is that many seniors have erroneous information about what Medicare provides. In a study conducted by the Associated Press-NORC Center for Public Affairs Research, two thirds of Americans plan on getting support from their family, yet 60% have not had any conversations with their family about those expectations. Although the majority of Americans have had some personal experience with long term care of a family member, most are not aware of the high cost of care. Just recently it was announced that the annual cost of nursing home care is \$94,000! Forty-four percent of Americans think that Medicare pays for long-term home care (it doesn't) and 37% think Medicare pays for long stays in nursing homes (also untrue).

Americans also are conflicted on what needs to be done to improve long-term care. The market for both assisted living and nursing homes has become dominated by for-profit providers. Recent exposes on Frontline and the Miami Herald have documented the abuses of elders in these settings. Nursing home care is one of the most frequent sites of malpractice and damage law suits. The public wants to be assured that high-quality, personalized care will be given to their loved ones. But are they willing to pay for it – either through taxes or privately?

But there does seem to be some awareness that something needs to be done. Seventy-five percent believe tax breaks for long-term care savings would help. Surprisingly, 51 percent support a government administered long term care insurance program.

It is unclear whether Congress will be able to address this growing problem, given the state of intra-party fighting over all issues. But we Americans need to start a national discussion on what options are available, and what we're willing to pay for the care of the frailest, most vulnerable members of our society.