

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 Michigan's elders and people with disabilities work in dangerous jobs and often lack health coverage.

- Michigan has an estimated 120,000 nursing assistants, home health aides, personal assistants and other caregivers.
- Direct-care workers provide an estimated 70 to 80 percent of paid, hands-on long-term care.
- Nationally, nursing assistants—40 percent of whom work in nursing homes—have the highest rate of workplace injuries and illnesses of any job in the country.¹
- Approximately 23 percent (27,600) of direct-care workers in Michigan are uninsured—a level twice that of other Michigan residents under age 65.²

Direct-care workers may provide

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

How It Happens

Even when long-term care employers offer health coverage to their direct-care workers, low wages and part-time hours—both of which are common in this field—put this coverage out of reach for many workers.

- In Michigan, home health aides, nursing assistants, and personal care aides earn a median wage that is \$5.32 per hour less than the state's median wage making it difficult for these workers to afford insurance premiums, co-payments, and deductibles.³

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

- Caregivers are primarily women, are disproportionately women of color, and many have chronic health conditions such as diabetes and hypertension. These factors make them a “high-risk” population, which adds to the difficulty of finding affordable health coverage.
- Due to the unpredictable nature of the work, particularly in home care, approximately half of the direct-care workers in Michigan work part-time. It is rare for employers of any kind to offer health insurance coverage to part-time staff.

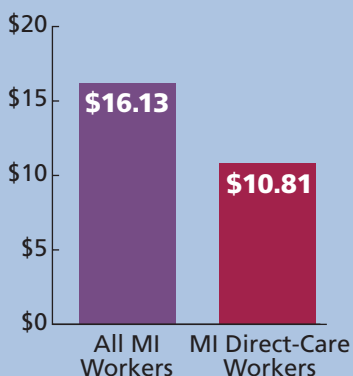
Home Care Workers Less Likely to Have Coverage

The demand for home care is increasing exponentially. By 2016, direct-care workers providing care in home- and community-based settings will outnumber those working in nursing homes—and other long-term care facilities—by nearly two to one.⁴ Yet, jobs in home care are also the *least* likely to offer health insurance coverage.

- About one-third (29 percent) of direct-care workers in Michigan's Home Help Program lack coverage.⁵

- Small long-term care employers in Michigan—those with fewer than ten employees and/or annual revenue less than \$500,000—rarely offer health coverage to their staff.⁶

Michigan's direct-care workers earn less...



Stuck in the Middle

Caregivers in Michigan are stuck in the middle of our broken health care system. They earn too little to afford health insurance when it is offered, but their income is often too high to qualify for Medicaid or other public programs—

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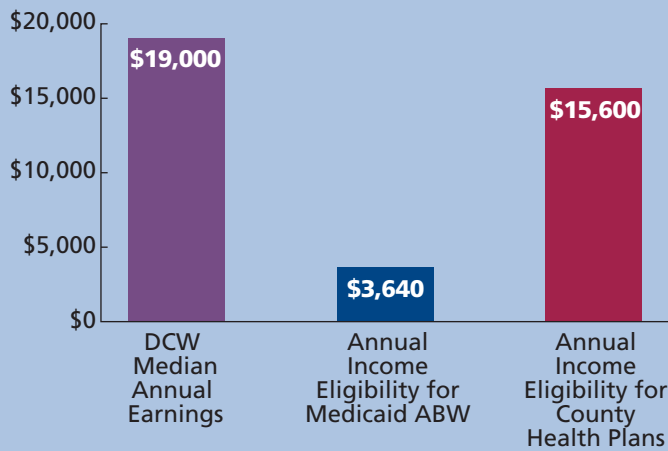
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leaving them with few, if any, options for quality health care coverage.

In Michigan, to be eligible for coverage in the Medicaid Adult Benefits Waiver or in a County Health Plan, an individual has to have an income at or below 35 percent and 150 percent of poverty, respectively.

Direct-care workers' income put public programs out of reach



Access to Health Care Decreases Turnover

When workers have access to employer-sponsored health insurance coverage they stay at their jobs twice as long as those without employer coverage.⁷

By decreasing turnover, affordable health coverage improves the quality of care for consumers. Direct-care workers are not interchangeable parts in any caregiving situation. For the individuals receiving care, having a consistent caregiver—someone who knows them and knows their special needs—is an essential aspect of quality.

Affordable health coverage could save money in the long run. It costs an employer approximately \$3,500 in direct and indirect costs to recruit and train a new worker for each worker who leaves.⁸

Solutions

Providing affordable, adequate, accessible health coverage for direct-care workers will require changes in public policy that increase access to coverage in public programs and/or provide incentives to make employer-sponsored health insurance more affordable.

Endnotes

- ¹ Bureau of Labor Statistics, U.S. Department of Labor, Survey of Occupational Injuries and Illnesses. Available at <http://www.bls.gov/iif/oshwc/osh/case/osch0034.pdf>
- ² PHI calculations based on pooled March Supplement Data from 2005, 2006, and 2007 Current Population Survey.
- ³ U.S. Bureau of Labor Statistics (May 2007). May 2007 State Occupational Employment and Wage Estimates—Michigan. Available on-line at: http://www.bls.gov/oes/current/oes_mi.htm
- ⁴ PHI (May 2008). *Occupational Projections for Direct-Care Workers 2006-2016*. (PHI Facts, No.1). Available at www.phinational.org
- ⁵ PHI (February 2007). *When Caregivers Lack Coverage: Findings from a Survey of Michigan's Home Help Workforce*. Available on-line at www.coverageiscritical.org
- ⁶ PHI (April 2008). *Beyond Reach? Michigan Long-Term Care Employers are Struggling to Provide Health Coverage to Employees*. (HCHCW Fact Sheet). Available on-line at www.coverageiscritical.org
- ⁷ Duffy, N. (2004). *Job tenure of frontline health care workers*. Working paper 102. JFK Jr. Institute for Worker Education. City University of New York.
- ⁸ Seavey, D. (2004). *The Cost of Frontline Turnover in Long-Term Care*. Better Jobs, Better Care, October 2004.



Health Care for Health Care Workers, an initiative of PHI, works with employers, policy-makers, direct-care workers, and consumers in Michigan to advocate for affordable, adequate, and accessible health coverage for the long-term care workforce. Policymakers will act if they hear real stories from people directly affected by this irony—health care workers who do not have health care coverage.

If you would like to join our campaign, tell your story, help find solutions, and speak to legislators about this issue, please contact Tameshia Bridges at 517.372.8310 or at tbridges@phinational.org. We can help equip you with the tools and resources you need to make a difference!



Health Care for Health Care Workers—Michigan

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