

# 9 Reasons to Care

Coverage for direct-care workers is critical—  
for you, for your family, and for your friends  
and neighbors.

**1. If you don't need direct-care workers now, chances are you will later.**

It's home health aides, nursing assistants, and personal care attendants—not doctors or nurses—who provide approximately 80 percent of the hands-on care that millions of Americans depend upon every day to stay healthy and independent. These workers are the backbone of our nation's paid long-term care system.

If you and your family are currently healthy, you probably don't think about needing any kind of assistance in your life journey. Most people don't—it's just human nature. But you probably do plan to grow older. So even if you don't need the services of a direct-care worker now, there's a good chance you will at some point in your life.

Learn more about the role of direct-care workers in our long-term care system at [www.coverageiscritical.org](http://www.coverageiscritical.org).

**2. There are not enough workers to meet the growing demand for services and support.**

This is one of the fastest-growing workforces in the American economy, primarily because the number of Americans over 65 years old is expected to double between 2000 and 2030. During that same period, the number of people traditionally available to provide this care will increase by only 7 percent. The number of unpaid family caregivers is also diminishing: In past generations, elders and people with disabilities could generally rely on family members for the daily, consistent care they need to remain independent, but not any more.

Learn more about the growing care gap at [www.coverageiscritical.org](http://www.coverageiscritical.org).

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**Health Care for Health Care Workers**

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**3. The lack of affordable insurance contributes to high turnover rates among direct-care workers.**

Nationally, two out of five direct-care workers lack health coverage of any kind. Low wages and few benefits force many workers to seek other ways to make a living. That means the people who rely on the direct-care workforce to assist them in basic daily tasks don't always get the help they need. They may not get help moving from their bed to the bathroom. They may not eat proper meals. And those who are alone at home may miss their connection to the outside world and risk serious accidents. High turnover rates also weaken the crucial bond between consumers and the workers they rely on. Consumers get stuck in the same revolving door as their caregivers, forced to form new relationships and explain their personal care preferences and needs over and over again.

Studies show that health insurance is key to keeping workers in their jobs and to quality care.

Learn more about how health coverage can reduce turnover at [www.coverageiscritical.org](http://www.coverageiscritical.org).

**4. For workers without health care coverage, maintaining the health they need to do their jobs effectively can be a challenge.**

When going to the doctor means long waits, hefty bills or both, people tend to delay care or do without, causing potentially manageable health problems to turn into crises. High blood sugar levels left untreated can turn into crippling diabetes. Bronchitis left untreated can turn into pneumonia. And that can leave consumers without care—or expose them to dangerous bacteria from an ill caregiver who can't afford to stay home. An untreated back injury or serious illness may even force a caregiver to leave the workforce altogether, disrupting the reliability and consistency that are crucial to quality care.

Read what direct-care workers have to say about the importance of coverage at [www.coverageiscritical.org](http://www.coverageiscritical.org).

**5. Employers cannot solve the health care coverage problem on their own.**

While nearly two-thirds of all Americans under 65 obtain health coverage through an employer, only about half of all nursing home aides and one-third of home care aides do so.

Many long-term care employers are unable to offer health care coverage, which can cost as much as \$4,000 per employee per year.

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Employers who do offer health plan options usually lower costs by excluding certain employees—including part-time workers and new hires—from eligibility and requiring covered employees to pick up significant premium and copay costs.

But many direct-care workers earn less than the federal poverty level (\$16,600 for a family of three as of 2006) and can't pay much for insurance premiums, doctor visits, or prescription drugs.

Read what employers have to say about their dilemma at [www.coverageiscritical.org](http://www.coverageiscritical.org).

## **6. Your tax dollars fund the long-term care system.**

The majority of our nation's paid long-term care services are paid for by Medicaid, a taxpayer-funded program that funded nearly \$95 billion worth of long-term care services in 2006. In order to provide quality jobs and quality care, we must be willing to invest in jobs that pay a living wage and offer affordable health insurance.

Learn more about long-term care financing and its effect on the workforce at [www.coverageiscritical.org](http://www.coverageiscritical.org).

## **7.**

### **Long-term care services and supports benefit our families and our society, and the workers who provide them deserve our support.**

Most direct-care workers are motivated to become caregivers by a heartfelt desire to make a difference in the lives of those they serve. More often than not, they remain on the job because of their close relationships with those they care for—in spite of, not because of, their wages or benefits. These workers give much more than they receive and are the lifeline for millions in our country.

Without health coverage, our caregivers are just one major illness or accident away from financial ruin and physical peril. Ensuring that they have access to affordable health coverage is the right thing to do.

Read about how direct-care workers feel about their work at [www.coverageiscritical.org](http://www.coverageiscritical.org).

## **8.**

### **Coverage is critical to care.**

Lack of health insurance coverage is one of the main reasons that many direct-care workers caregivers leave work they love for less meaningful jobs. It is also one of the reasons why not enough new workers are entering the profession to meet rapidly-growing demand.

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Solving this problem requires commitment and resources—not just from long-term care employers, but from the legislators who fund the system, the regulators who monitor it, the consumers who receive care, and the advocates who care about long-term care consumers and workers. We all need to work together to develop sustainable solutions.

Read more about the problem and solutions that work at [www.coverageiscritical.org](http://www.coverageiscritical.org).



### You can make a difference.

Sign our petition and learn more about how you can join in the Health Care for Health Care Workers campaign at [www.coverageiscritical.org](http://www.coverageiscritical.org).

PHI works to improve the lives of people who need home care and nursing home care—and the lives of the workers who provide that care. Our practical workplace and policy expertise helps long-term care consumers, workers and employers improve the quality of care, by creating quality direct-care jobs.



Our goal is to ensure caring, stable relationships between consumers and workers, so that both may live with dignity, respect and independence.

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