

## Caregivers without Health Care

**Q**uality 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 often lack health insurance.

- Michigan has an estimated 120,000 nursing assistants, home health aides, personal assistants, and other direct-care workers.
- Direct-care workers provide an estimated 70 to 80 percent of the hands-on care in long-term care.
- Nationally, one in every four nursing assistants in nursing homes and more than two of every five home care aides lack health insurance coverage.<sup>1</sup>

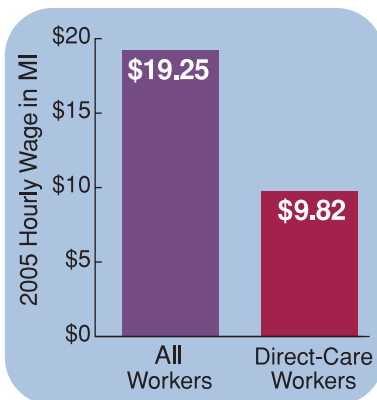
### *Direct-care workers may provide*

- 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. When they do, low wages or part-time hours put coverage out of reach for many workers.

- In Michigan, home health aides and nursing assistants in nursing homes earn \$9.43 an hour less than the state average, making it difficult to afford insurance premiums or co-pays.



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

- Many home care aides have part-time, unpredictable hours, making it difficult for their employers to offer affordable health insurance.
- Direct-care workers are usually middle-aged women, many of whom have health problems such as diabetes or high blood pressure. They also have a high rate of on-the-job injuries. This makes them a "high risk" population, which adds to the difficulty of finding affordable insurance.
- More than a third of Michigan's direct-care workers are hired and supervised directly by consumers in the state's Medicaid Home Help Program. The Home Help Program does not offer those 45,000 caregivers insurance.

### 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.

### *Poor care for caregivers often means poor care for consumers.*

- Uninsured workers may miss work due to untreated illnesses or injuries.
- Uninsured workers may feel obliged to work sick, endangering the health of the people they care for.

<sup>1</sup> *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.