

CCoA
California Commission on Aging

AGEWATCH

November dedicated to Family Caregivers and to Alzheimer's Awareness



The Caregiver Action Network (CAN) has announced that November has been named **National Family Caregivers Month** by Presidential Proclamation. CAN has chosen "*Respite: Care for Caregivers*" as the theme for this year, which is focused specifically on respite care, the important service that allows caregivers crucial time to rest and relax, energize, sleep, use support programs, imagination, and exhale. CAN has resources available for the public to celebrate National Family Caregivers Month. Their free [media kit](#) includes a downloadable PDF of the theme flyer, background on the celebration, and a sample proclamation for state and local governments.

President Obama has also issued a Presidential Proclamation naming November 2015 as **National Alzheimer's Awareness Month**. Currently more than five million Americans live with Alzheimer's disease, which is the most common form of dementia. Misconceptions and misunderstandings about the disease have led to its stigmatization, making it difficult for families to cope. The federal government is the top funder of Alzheimer's research to prevent and treat the disease. November is dedicated to increasing awareness of this debilitating disease and coming one step closer to finding a cure.

Information from NASUAD Friday Update - October 30, 2015

NEW STUDY FINDS ALZHEIMER'S AND OTHER DEMENTIAS EXACT A HEAVY TOLL ON FAMILY FINANCES

A new [study](#) in the *Annals of Internal Medicine* highlights the crushing financial burden that dementia is placing both on American families and Medicare, the federal insurance program for the elderly. Alzheimer's disease is the leading cause of dementia.

The study, funded by the National Institute on Aging, found that the total cost—including government spending, private insurance and out-of-pocket expenditures born by people with dementia and their families—of caring for people with dementia in their last five years of life is significantly greater than the costs associated with patients with cancer, heart disease or other conditions. Worse, many of the expenses born by families are not covered by insurance.

The study looked at Medicare fee-for-service beneficiaries, aged 70 years or older, who died between 2005 and 2010. The total cost of care for patients with dementia (\$287,038) exceeded that of patients who died of heart disease (\$175,136), cancer (\$173,383), or other causes (\$197,286). The average out-of-pocket spending for patients with dementia (\$61,522) was a striking 81% higher than that for patients without dementia (\$34,068).

The full Alzheimer's Association Press Release can be found [here](#).
Excerpt from Alzheimer's Association Press Release 10.28.2015



AGE WATCH is an occasional publication of the California Commission on Aging (CCoA) intended to inform, educate, and advocate. The CCoA is an independent state agency established in 1973 to serve as the principal state advocate on behalf of older Californians. The CCoA office is located at 1300 National Drive, Suite 173, Sacramento, CA 95834. (916) 419-7591

www.ccoa.ca.gov

Sonoma AAA Volunteer Jane Eckels Honored by the National Association of States United for Aging and Disabilities

Chosen for her work with the Sonoma County Area Agency on Aging Advisory Council, Jane Eckels' is one of 50 outstanding older adults featured in the new NASUAD publication, [Celebrating 50 Years with 50+ Fabulous Older People](#).

As described by the AAA, Ms. Eckels' nine years on the Area Agency on Aging Advisory Council has made significant contributions to the wellbeing of seniors throughout the community. She has been actively involved in committees and workgroups, chairing the Legislative committee, Transportation and Mobility Committee, Executive Committee, Advisory Council, and was a founding member of the Elder Protection Workgroup. In 2012 she received the Marge Ling Leadership Award, which acknowledges a member of the Advisory Council who displays the leadership, commitment, and passion for senior issues, and motivates fellow members of the Advisory Council to model and support healthy, active aging.

Jane's ability to think creatively, identify issues, and solve problems is an asset to the AAA and the community. Jane is passionate about the AAA, seniors and people with disabilities in Sonoma County. She has contributed to expanding awareness of senior issues by both increasing the number and quality of outreach activities for the AAA. Her founding of the Elder Protection Workgroup and leadership in efforts to raise awareness of elder abuse and neglect through speaking engagements and special projects in honor of World Elder Abuse Awareness Day show her commitment to improving the lives of those in her community. As Chair of the Transportation and Mobility Committee, Jane has laid the groundwork for a collaborative, community-based approach to improving transportation programs and systems throughout the County.

Jane's views about volunteering are positive. *"By being a volunteer senior advocate, I have received much more than I have given. I learned so much and met so many wonderful people. I've had the opportunity to serve in a number of capacities and be involved in many worthwhile initiatives. It is so gratifying to work with others to solve problems and see the benefits compassion and collaboration can achieve for older adults in Sonoma County. It is an exciting and enjoyable experience to remember and treasure."*



Jane Eckels

A Multi-Generational Perspective on Aging



Commission member and CSU Chico Social Work Professor Jean Schuldberg (second from right) moderated an inter-generational panel on the topic of aging at the Commission on Aging's September 2015 meeting at California State University in Chico. Pictured from left to right are panelists Henry Eisenman, Lakshmi Ariaratnam, Angela He, Jane Casa, Celeste Vorce, Schuldberg and Commission Vice Chair Marian Last.

Poll Finds Strong Support for Medicare Coverage of End-of-Life Discussions Between Doctors and Patients

A new poll by the Kaiser Family Foundation found overwhelming support for Medicare's coverage of end-of-life discussions between doctors and patients. As Kaiser Health News reports, eight of 10 people supported the government or insurers paying for planning discussions about the type of care patients preferred in the waning days or weeks of their lives. These discussions can include whether people would want to be kept alive by artificial means even if they had no chance of regaining consciousness or autonomy and whether they would want their organs to be donated. These preferences can be incorporated into advance directives, or living wills, which are used if someone can no longer communicate.

The Centers for Medicare & Medicaid Services earlier this year [proposed paying doctors](#) to have these talks with patients. A final decision is due out soon.

The Kaiser poll found that end-of-life planning talks remain infrequent. Overall, only 17 percent of those surveyed said they had had such discussions with their doctor or another health care professional, even though 89 percent believe doctors should engage in such counseling. A third of respondents said they had talked to doctors about another family member's wishes for how they would want to be cared for at their end.

While none of the current proposals calls for the cost of care to weigh on these discussions, the final years of life are indeed expensive for America's health care system. The Dartmouth Atlas of Health Care [has calculated](#) that a third of Medicare spending goes to the care of people with chronic illnesses in their last two years of life. That is likely to increase as the population of those older than 65 increases. An [analysis by the Kaiser foundation](#) found that Medicare spending per person more than doubled from age 70 to 96, where it peaked at \$16,145 per beneficiary in 2011.

Excerpted from Rau, Jordan, *Poll Finds Overwhelming Support For Medicare Paying For End-Of-Life Talks*. September 30, 2015, [Kaiser Health News](#).

Medicaid's Role for People with Dementia

Almost one-half (46%) of nursing facility residents and about one in five (21%) seniors living in the community has probable or possible dementia, a syndrome characterized by a chronic, progressive decline in memory and other cognitive functions, such as communication and judgment. People with dementia often have complex medical and behavioral health needs, and many rely on family caregivers to provide assistance with self-care and other daily activities. As dementia advances, paid care may be needed. Most people with dementia have Medicare,⁵ but due to high out-of-pocket costs and lack of long-term services and supports (LTSS) coverage, low-income people with disabilities resulting from dementia may need Medicaid to fill in the coverage gaps. Medicaid plays an important role in providing LTSS and is increasingly focused on efforts to help seniors and people with disabilities remain in the community rather than reside in institutions.

Given the expected growth of the elderly population over the coming decades and barring medical breakthroughs, a larger share of Americans likely will have dementia, which has implications for Medicaid coverage, delivery system design, financing, and quality monitoring. A new fact sheet from the Kaiser Commission on Medicaid and the Uninsured describes Medicaid's role for people with dementia who live in the community, highlighting common eligibility pathways, beneficiary characteristics, covered services, health care spending and utilization, and key policy issues.

To read the full brief, visit the Kaiser Family Foundation [Medicaid](#) page.

Excerpt from Garfield, Musumeci, Reaves, and Damico, *Medicaid's Role for People with Dementia*. Kaiser Commission on Medicaid and the Uninsured, October 2015 Issue Brief.

California Commission on Aging

Marian Last,
Vice Chair,
Rossmore

Commissioners

Donna Benton,
Los Angeles

Betsy Butler,
Marina del Rey

Steven Castle,
Los Angeles

Julie Conger,
Sonoma

Paul Downey,
San Diego

Lucille Fisher,
San Francisco

Stuart Greenbaum,
Sacramento

Barbara Mitchell,
Riverside

Gail Nickerson,
Granite Bay

Robert Petty,
Monterey

Kathleen Randall,
San Diego

Carmen Reyes,
Whittier

Jane Rozanski,
Camarillo

Rita Saenz,
Sacramento

David Sanchez,
San Francisco

Jean Schuldberg,
Chico

Ed Walsh,
Rancho Mirage

CFPB publications help older adults avoid financial exploitation

Older Americans face many financial challenges as they age. They have opportunities to travel, explore new fields of work or hobbies, or spend time with family and friends. But often scam artists or bad advice take away these opportunities. The Office of Financial Protection for Older Americans in the Consumer Financial Protection Bureau was created to give seniors information and tools to navigate safely through financial challenges.

Older adults can learn how to prevent financial exploitation using the *Money Smart for Older Adults – Prevent Financial Exploitation* curriculum. Produced in partnership with the FDIC, consumers can download the [resource guide](#) or the [training module for instructors](#).

Financial caregiving is also an important task that many take on suddenly or with little preparation. CFPB’s free, downloadable *Managing Someone Else’s Money* guides are available for agents under powers of attorney, court-appointed guardians, trustees, and government fiduciaries (Social Security representative payees and VA fiduciaries). You can download publications directly or order free print copies on the Consumer Financial Protection Bureau [publications page](#). Excerpted from the Consumer Financial Protection Bureau, *Financial Protection for Older Americans*, <http://www.consumerfinance.gov/older-americans/>

Resources on the Older Driver's AgePage

As individuals get older, they may not be able to continue driving independently. The National Institute on Aging's [Older Drivers AgePage](#) provides individuals with resources about common concerns and safety tips. This page is recommended for everyone, from people who are concerned about their driving skills to family members and



friends that are worried about an individuals' ability to drive. The webpage gives tips for older adults, their families and friends on what to watch for to help drivers remain safe.

Reprinted from the NASUAD Friday Update, October 30, 2015.

AGEWATCH

November 2015

Upcoming Events

November 17-19, 2015. C4A 2015 Annual Meeting and Allied Conference. Sheraton Gateway Los Angeles. Registration information at 916-443-2800 or e-mail aging@c4a.info.

November 18-19, 2015. California Commission on Aging. Ayers Hotel, Costa Mesa. www.ccoa.ca.gov for agenda and meeting information.

December 1 - 2, 2015. Triple-A Council of California. Vagabond Inn, Sacramento, California. www.4TACC.org for information.

California Commission on Aging staff:
Sandra Fitzpatrick, M.A., Executive Director
Carol Sewell, Legislative Director
Marcella Villanueva, Administrative Assistant