

*A Series by The SCAN Foundation*

## What Do You Mean I'm Getting Old? Denial About Aging And Our Impending Long-Term Care Crisis



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It is no secret that Americans are aging, but what is too often lost in this fact is that most people will need help as they grow older. Unfortunately, America does not have a strategy to deal with this growing demand. For some, this help comes in the form of needing just a little bit

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of assistance in the home with cooking meals or getting groceries. For others, it is more comprehensive daily help in assisted living or nursing home care.

As Chair of the newly created federal Commission on Long-Term Care, I believe it is imperative for Americans to understand that 70 percent of us who live beyond the age of 65 will need some form of long-term care, on average for three years. This is a potentially dangerous statistic given the reality that our nation's system of care is outdated and lacks the tools to meet the needs of our growing senior population.

To better understand Americans' attitudes and perceptions around aging and long-term care, as well as levels of preparedness for future care, the Associated Press – NORC Center for Public Affairs Research conducted a [national poll](#) of adults age 40 and older with funding from The SCAN Foundation. Implications of these findings are profound considering the population of adults over 65 will nearly double to 19 percent — nearly 72 million people — by 2030.

*Bruce Chernof, MD, is President and CEO of The SCAN Foundation, dedicated to creating a society in which seniors receive medical treatment and human services that are integrated in the setting most appropriate to their needs. The SCAN Foundation Perspective Series serves as a venue for opinions and observations about transforming the way in which we age.*

*For more information, visit [www.TheSCANFoundation.org](http://www.TheSCANFoundation.org).*

***Counting on family members, but not talking with them about care preferences.***

For starters, most Americans today are operating under the assumption that they can count on family members to help care for them in a time of need. About two-thirds believe they can look to their families for significant support and even more people think they will get at least some support from their families in a time of need. However, in spite of these assumptions, nearly 60 percent are not even having conversations with family about their future desires and preferences for care.

This is not about having the death conversation — what you want to happen to you when you die. This is about having the life conversation — defining how you want to live in light of changing health needs and daily physical struggles that may emerge as you age. Perhaps even more remarkably, 30 percent of Americans would rather not even think about getting older at all. This denial about aging and future care needs can be of serious detriment to individuals who are suddenly thrust into a situation in which they need care and do not know where to turn for help.

***Over-estimating Medicare as a source of long-term care financing.*** Americans also have major misconceptions about the costs of long-term care, and about who — or what — will pay for these needs when the time comes. While more than half (57 percent) of Americans over 40 report having some experience with long-term care, most are not aware of how expensive it is. Forty-four percent mistakenly believe that Medicare pays for ongoing care at home by a licensed home health care aide; 37 percent incorrectly believe

it pays for ongoing care in a nursing home. A mere 27 percent of older adults surveyed are confident that they will have the resources to pay for the care they need as they age. This confusion about how services are paid for leads to a lack of knowledge on how to plan and, again, individuals find themselves in situations of need with no idea of where to turn for help.

However, there is promise for innovative approaches to solving these issues: Americans across the political spectrum show majority support for public policy solutions to transform the nation's system of long-term care. Seventy-seven percent support tax breaks to encourage saving for long-term care expenses; about half (51 percent) of Americans support a government-administered long-term care insurance program. These findings are encouraging as solutions on how to effectively plan for future care are not partisan concerns but universal ones, with affordable and accessible services for older adults a priority for all.

This poll reflects a serious gap in knowledge and awareness that leaves individuals and their families struggling to fend for themselves when it comes to paying for these services. However, what this poll also reflects is that people support a better model, a toolbox that offers a suite of services with viable options for individuals to stay in their homes and communities whenever possible. The timing for this poll is critical and our window for action is short. Americans are clearly asking for solutions and mechanisms to begin to prepare for their future care needs so that we all can age with dignity, choice, and independence.