



## AGING TODAY

# New Year, New Decade, Same Problem



By Bob Roth, Managing Partner of Cypress HomeCare Solutions

**Are you that person that woke up on Wednesday** morning, January 1 and said to yourself is it really the year 2020? Wasn't the Y2K scare like just yesterday? The years, and certainly the decades keep rolling on. It reminds me of the quote from the movie Ferris Bueller's Day Off – Ferris played by Matthew Broderick says; "Life moves pretty fast. If you don't stop and look around once in a while, you could miss it." No truer words have been spoken.

In my July Aging Today column, titled; "I can't let it go: The aging crisis that's not being addressed." I shared with you some staggering demographical data that shows we have major challenges ahead relative to the aging crisis. Yes, I did say it, the AGING CRISIS. If you would like to revisit the column you can find it online at [www.jewishaz.com](http://www.jewishaz.com). Or go to this link: Aging Today - July Column

As the July titled read, "I can't let it go." Guess what? I really can't let it go. How can we continue to turn a blind eye to this? Anyone serving the older adult population knows that we are headed for crisis like no crisis that our Country let alone modern civilization has ever experienced.

So, Ferris Bueller talks about life moving fast, while literally the lives of our aging community is clicking at a faster rate than ever before. Hard to believe that in just five years, the first of the nearly 80 million from the Baby Boom generation will begin reaching the age of 80. This is the time when people's frailty increases, and older adults begin to need high levels of long-term supports and services. By the end of this new decade, millions of those early Boomers will reach 85, when their care needs increase even more.

So, what's the big deal about the nearly 80 million Baby Boomers turning 80 and then 85. According to a 2019 study by the Urban Institute's Rich Johnson, only about 8 percent of those age 65-74 need a high level of long-term supports and services.

That percentage increases to 17 percent for those 75 to 84. But the real change occurs just a few years later: 40 percent of those 85 and older need high levels of personal assistance, such as help with two or more daily activities including bathing, eating, or dressing. That is four out of every 10.

As I said before and I will say it again here, the reality is - we are not prepared for the volume of elderly that will be needing long-term supports and services in the very near future. My senior care colleagues and I are seeing this strain presently and it's it has already begun to get worse. If we can only get Arizonan's to understand this one point, that would be "Medicare does not pay for Long Term Care." Medicare recipients can get few days of skilled care in a facility paid for (with the right circumstances) – but Arizonan's need to understand that they can't count on this for their care in their old age.

Staying at home is going to cost far more than anyone ever imagined. The wealthy, they are able to pay privately for care in their home, and if you are Medicaid eligible (income is below 138% of the poverty line) you may be eligible for supportive services, but how about everyone else that is neither wealthy or poor?

Howard Gleckman, Senior Contributor to Forbes Magazine wrote a piece on January 2 stating that the 2020s will be a tipping point for Elder Care in the US. I couldn't agree with him more. In Arizona we are aging at a far more rapid rate than most State's because of our unique demographics.

Mr. Gleckman states; "our Country should have addressed this need decades ago, as most of the developed world did. Thirty years ago, a commission named for the legendary advocate for the aging, Claude Pepper, laid out the solutions in a comprehensive report on long-term care reform. But US policymakers have done little.

Today, in 2020, it is too late to design a national financing system for Boomers without relying on a major transfer of income from working-age people. We even are running out of time to think about a comprehensive solution for the Gen Xers (the oldest of whom are in their early 50s). We have wasted a generation. Now, the inexorable demographics of old age are about to force us to confront an historic social challenge for which we are unprepared. Time has run out."

I am the eternal optimist and do not believe "time has run out." While six months have passed since I first wrote about this, I still can't let it go. As we begin this new decade let's begin a movement, let's prevent this tipping point from ever happening. First things first, let's make sure we let our lawmakers know about this issue and how important this is to you. Let's start with our State and then let's go to our US Senators and our US members of Congress. If we are organized in our efforts and bring together people, great things can happen. This is an election year and this is not just a Presidential election so get out and vote and make sure the candidates that you are voting for are aware of and are taking a position to address this biggest issue facing Arizona and America today - the AGING CRISIS.

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