



NEWS RELEASE

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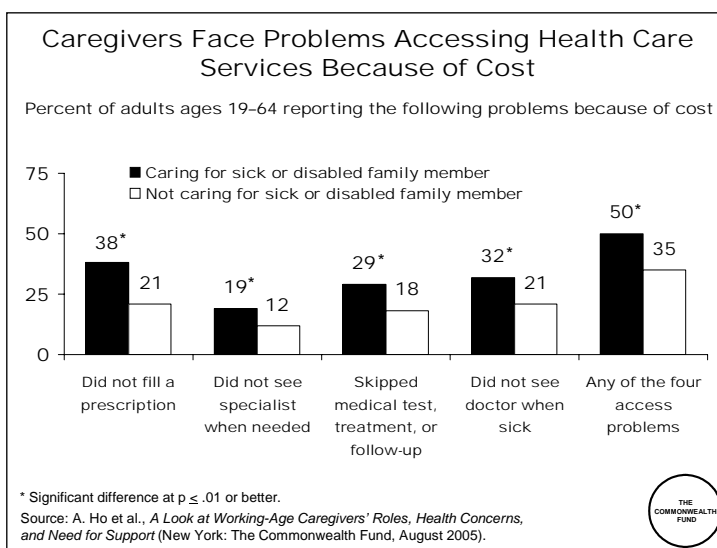
NEW SURVEY: MILLIONS OF FAMILY CAREGIVERS GO WITHOUT NEEDED HEALTH CARE, HAVE PROBLEMS PAYING MEDICAL BILLS

Informal Family Caregivers More Likely than Others to Miss Work, Suffer from Chronic Illness and to Lack Health Insurance Coverage

New York City, August 24, 2005—Sixteen million working-age adults now spend time caring for a sick or disabled family member, yet more than half of those adults—9 million—have health problems of their own, according to new survey data released today by The Commonwealth Fund.

Caregivers ages 19 to 64 are more likely than non-caregivers not to work, to miss days of work if they are employed, and to lack health insurance coverage. In fact, half of all caregivers reported not getting needed care themselves due to cost issues, and three out of five caregivers reported having problems paying medical bills, according to the report, [*A Look at Working-Age Caregivers' Roles, Health Concerns, and Need for Support*](#), by Fund

staff Alice Ho, Sara Collins, Karen Davis, and Michelle Doty.



“Informal caregivers are playing an increasingly critical support role in the U.S. health care system, especially as the U.S. population continues to age and many people face shorter hospital stays,” said Commonwealth Fund President Karen Davis. “But this study shows that there are health and financial implications for caregivers. They have real needs themselves that go unmet.”

Many caregivers do not have paying jobs and those who are working have high rates of absenteeism. Just 51 percent of caregivers reported working full-time, compared with three-fifths of non-caregivers. Caregivers who are employed were nearly twice as likely as employed non-caregivers to miss six or more days of work during the year.

Caregivers often find themselves financially at risk and unable to obtain health care. One half of all caregivers reported not getting needed health care due to cost, compared with 35 percent of non-caregivers. Sixty percent of caregivers reported problems with their medical bills, compared with 39 percent on non-caregivers, according to the survey.

The Commonwealth Fund Biennial Health Insurance Survey, which was conducted from September 2003 through January 2004, surveyed 4,052 adults ages 19 and older in the United States.

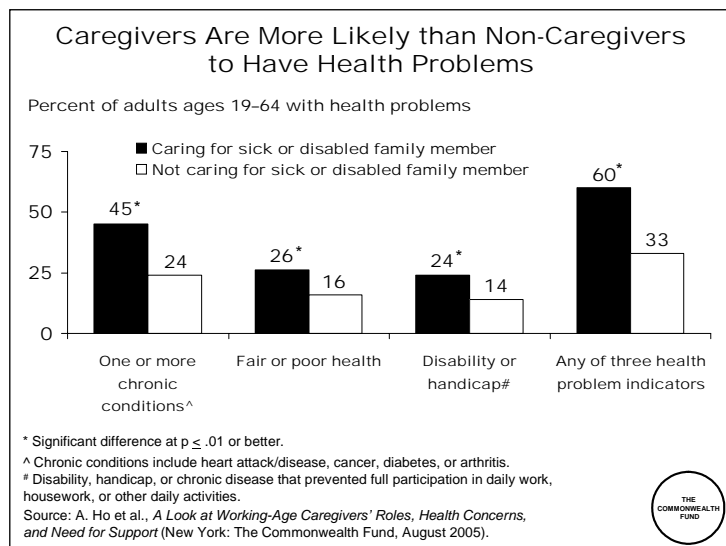
According to the survey, women represent two-thirds of all caregivers. Older women in particular are the most likely to be caring for a sick or disabled family member, compared with any other age group or gender. Women ages 50 to 64 are two and a half times more likely to provide care than women ages 19 to 29.

A disproportionate number of caregivers are from lower-income households. Forty-four percent of caregivers lived in households with incomes under twice the federal poverty level, compared with one-third of non-caregivers.

Caregivers More Likely to Have Health Conditions; Have Trouble Paying for Care

Caregivers are more likely than non-caregivers to have health problems of their own. Three-fifths of caregivers reported that they were in fair or poor health, or had one or more chronic conditions or a disability, compared with one-third of non-caregivers. In fact, caregivers reported chronic conditions at nearly twice the rate of non-caregivers, 45 percent vs. 24 percent.

Lack of insurance coverage, low income, and the financial burden of providing care can make it difficult for caregivers to afford health care, according to the study authors. Caregivers reported disproportionately high rates of medical bill problems. Among the findings:



- 60 percent of caregivers reported medical bill problems or medical debt compared with 39 percent of non-caregivers
- 34 percent of caregivers were uninsured for at least some period during the year, compared with 26 percent of non-caregivers
- Half of caregivers reported that they had problems accessing the health care system because of cost, compared with 35 percent of non-caregivers. Cost-related access problems included not filling a prescription; failing to see a specialist when a doctor thought it was needed; skipping a recommended medical test, treatment or follow-up; or having a medical problem but not visiting a doctor or clinic

“While caregivers provide a critical, vital function in society, they pay a price in terms of their financial security and overall well-being,” said Sara Collins, senior program officer at The Commonwealth Fund and co-author of the study. “Modest policy proposals such as expanding Medicaid and Children’s Health Insurance Program coverage to caregivers, allowing Medicare buy-in for caregivers of Medicare beneficiaries, or tax credits for caregivers’ medical expenses could ease their financial burden.”

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