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Articles

LTC Is A Woman's Issue, Caregiving Experts Say

By Marcella De Simone 3/2002

Those who follow caregiving trends see long term care as a woman's issue. In fact, several leaders in this field made a case for that during a recent hearing of the U.S. Senate Health, Education, Labor and Pensions Committee and the U.S. Senate Special Aging Committee.

The trend has important ramifications for insurance agents, the experts tell NU. For instance, agents can use this information to empower women, says Winthrop Cashdollar in an interview. He is director of the Center For Disability Insurance and Long Term Care at Health Insurance Association of America, Washington.

"On average, a married woman outlives her husband by 17 years," points out HIAA's President, Donald Young. "Women are also more likely to provide LTC out of preference—or necessity. And even though women now participate in the paid workforce in record numbers, they still bear the lion's share of the family caregiving load."

These realities about women and LTC have compelling implications for women in the sense that to be forewarned is to be forearmed," Cashdollar contends. Information like this can help reinforce the role of women in family decisions about LTC insurance, he explains. "It's just true that women bear more of the caregiving burden in the home and institutional setting," he says. "It gives relevance to caregiver quality of life and LTC coverage."

Agents need to see this as more than just a LTC, adds Susan McGory, chief operating officer at CNA Life and Long Term Care, Chicago. "LTC to a male and a female isn't the same," she says. "Statistics show it's much more likely for women."

That means agents should make sure they're asking questions about lifestyle, family relationships and careers, McGory says. She adds that it is up to the agent to make the woman understand that she can get into a position where she may need care herself. "They need to ask questions like, 'what is the status of their parents? Their children? Do the children have careers they would be unwilling or unable to give up if they had to provide care for their parents?'" she suggests.


Usually, McGory explains, "it does fall back to the woman to make those compromises."

Agents should make the point that women considering obtaining a LTC insurance policy should also consider whether others in the family should think about buying one as well, McGory says. "LTC can become an additional tool," she says. "You want to make sure that you can be there for (aging parents), and part of that is planning for that type of resource you're going to need."

Equally important is for agents to make clear that with women being the primary caretakers and often outliving their spouses, they need to decide who will take

care of them if they should need LTC, she says.

“When an agent is talking with a couple in their 60s about what they want to do in terms of aging and what choices and flexibility they want to protect in their lifestyle, one of the questions is to have that choice, to ensure independence and protect the lifestyle that you want, do you want your children to be the people who assume primary responsibility for your care,” McGory says.

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