

## **The Law and You**

### **How Alzheimer's Disease Affects Many of Us**

We seem to be hearing more about research results in the area of dementia, and in particular, Alzheimer's Disease.

Although I wrote about this dreaded disease several years ago, I thought it was time to again treat the subject.

This may seem a bit strange for a column about "The Law and You." But there are two connections between my law practice and Alzheimer's. First, many of my clients come to me for legal advice when a parent or spouse appears to have Alzheimer's. Second, I have now been serving on the Board of the Alzheimer's Association, Utah Chapter, for five years.

Although more than 4 million people in the United States have the Alzheimer's disease, we seem shocked when we learn that a well-known personality has the disease.

Perhaps you are even shocked to learn that more than 4 million Americans suffer from Alzheimer's. What is more disturbing is that by 2050, 11-14 million Americans are expected to be afflicted with the disease.

Alzheimer's is the fourth leading cause of deaths among adults, and it strikes one in three families. One in 10 persons over the age of 65 and nearly half of those over 85 will have Alzheimer's.

There are presently estimated to be more than 29,000 people in Utah with the Alzheimer's disease. Utah ranks fourth nationally in life expectancy. So, within nine years there will be more people in Utah over the age of 60 than there will be children in elementary school. This means that in Utah we will see a substantial increase in the incidence of Alzheimer's.

After symptoms of Alzheimer's appear, a person generally will live an average of 8-10 years and as many as 20 years. Nationally, over 70% of those with Alzheimer's receive

care at home. The converse means that nearly 30% of the victims of Alzheimer's receive care in long-term care facilities.

The average annual cost for long-term care is \$45,000. If a person lives 8-10 years, the cost could be \$360,000-\$450,000 or more. Unless the person with Alzheimer's has long-term care insurance, the cost is often devastating to the person's family.

Most families simply cannot afford this kind of care. As a consequence, Medicaid becomes the major source of funding for the care received by those with the Alzheimer's disease. It is estimated that the cost of care for Alzheimer's in the United States is at least \$100 billion a year.

In addition, some studies estimate that it costs U.S. businesses \$30-\$60 billion a year because of lost time by employees who care for family members with Alzheimer's. This highlights the fact that Alzheimer's affects 4-5 times the number of persons actually stricken with the disease.

Family members who provide care for their loved ones carry a heavy burden, even though such burden may be filled with love. As the disease progresses, individuals most often require 24-hour care. This constant care takes its toll on caregivers.

More than 80% of such caregivers report stress; 50% suffer from depression; and 12% become physically ill or injured while caring for an Alzheimer's patient.

The Alzheimer's Association provides various means to assist these caregivers through literature, education, and support groups. In addition, the Alzheimer's Association offers the Safe Return Home program to protect wandering or lost Alzheimer's patients. Those interested in learning more about how the Association can help may contact the local Utah Chapter of the

Alzheimer's Association. See the information at the end of this column.

If a family member is diagnosed with dementia of the Alzheimer's type, Medicaid may become an option that otherwise would never be considered. Medicaid Offices can provide information on the requirements to qualify for Medicaid. However, many caregivers also consult with an Elder Law Attorney with Medicaid expertise. The sooner the planning process begins, the more options may be available to caregivers.

Remember, Medicaid will only become available if the person inflicted with Alzheimer's becomes a patient of a long-term care facility. Simply staying at home will not qualify for Medicaid.

Lastly, I should like to take this opportunity to urge all my readers to support the Alzheimer's Association. You may help financially or by giving your time as a volunteer. More research is needed to find a cure and more funding is needed to help caregivers. The Alzheimer's Annual Gala will be held this year on March 17<sup>th</sup> at Little America. For details, contact the Alzheimer's Association at 845 East 4800 South, Suite 120, Murray, Utah 84107, or locally call 265-1944 or State-Wide at 1-800-371-6694. You may also visit [www.alzutah.org](http://www.alzutah.org) for more information about other offices throughout the State.