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## **Alzheimer's Disease: Its Devastating Impact**

This month's column treats a subject that has recently gained national attention because high-profile individuals have announced that they likely have the Alzheimer's Disease. I state "likely," since only an autopsy can show for certain whether they have Alzheimer's.

This subject 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 been serving on the Board of the Alzheimer's Association, Utah Chapter, and I am now serving as President.

Most recently, 78-year-old-actor Charlton Heston announced that he had "a neurological disorder whose symptoms are consistent with Alzheimer's disease." 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 now shocked to learn that more than 4 million Americans suffer from the Alzheimer's disease. What is more disturbing is that by 2050, 11-14 million Americans are expected to be inflicted with the Alzheimer's disease.

Alzheimer's is the fourth leading cause of death 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 28,000 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 \$42,000. If a person lives 8-10 years, the cost could be \$350,000-\$400,000 or more. Unless the person with Alzheimer's has long-term care insurance, the cost of this care 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-\$60billion 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 with Alzheimer's most often require 24 hour care. This constant care takes its toll on Alzheimer's 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 implicate Medicaid. However, Medicare may now provide some help at home if therapy or skilled nursing care is required. You should check with your physician.

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. Write the Alzheimer's Association at 1414 East 4500 South, Suite 2, Salt Lake City, Utah 84117, or locally call 274-1944 or State-Wide at 1-800-371-6694. You may also visit www.alzutah.org.