



Bettering full-health benefits for caregivers.

THIS IS HOW™

The challenges of caregiving are impacting more of today's workforce. Learn how to better support your employees who are caregivers through things like repackaging your Employee Assistance Program (EAP), offering flexible PTO benefits and creating a culture of understanding and support.

61%

of Americans are worrying about, taking care of, or looking out for a friend, neighbor or family member due to COVID-19¹

Caregiving is on the rise.

Caregiving affects millions of workers across industries and job levels. In fact, more than 1 in 5 Americans (21.3 percent) are caregivers, according to AARP's 2020 report on caregiving in the US.² In 2018, BCBSA studied 6.7 million adults among their members who were acting as caregivers. Many of those (72 percent) care for their spouse, while others care for children (21 percent) and some care for both (7 percent).³ This demands a huge commitment of time, effort and emotional support, all of which takes a toll on this unpaid workforce who also often go unrecognized. Of course, the pandemic has amplified all this—a full 55 percent of current caregivers are new due to COVID-19.⁴

Impact on behavioral health before and after COVID-19.

The prevalence of caregiving has also had an effect on mental health, with 57 percent of caregivers overall experiencing clinically significant levels of stress, anxiety or depression.⁵ Compared to a benchmark population, caregivers in the 2018 BCBSA study saw a 26 percent greater impact of physical and behavioral conditions that could lower their overall health.⁶ What's more, 1 in 4 unpaid caregivers are feeling more stress due to balancing work and family during COVID-19.⁷ And, adjustment disorder and hypertension are 82 percent more prevalent among millennial caregivers, who often face caring for children and parents.⁸ The health impact of caregiving is even larger in communities with a majority Black or Hispanic population when compared to communities with a majority White population.⁹ One reason for this is the number of Black (57 percent) or Hispanic (64 percent) caregivers who are caring for loved ones at home is higher than White (37 percent) caregivers doing the same.¹⁰

Offer solutions that care for caregivers.

There is plenty of room for improvement in meeting the distinct needs of caregivers. Taking care of others is one of the most important things any of us can ever do, but many who do it are unpaid and inexperienced. Caregivers, particularly those who are providing care at home, may need education and coaching, tips on self-care, or even companionship and engagement. A 2019/2020 survey of large employers by Northeast Business Group on Health and AARP found that while **60 percent of benefit managers said caregiving is a top priority for them, a notable 22 percent see their own benefit offerings as below average.**¹¹

And, while seeking solutions to help alleviate the challenges of caregiving is critical, a good place for employers to start is often looking into resources they already offer that employees may not be thinking about. You may be surprised by the extent to which existing EAPs can be repackaged to support these employees. Employers can also consult their health plan partner. For example, Blue Cross and Blue Shield (BCBS) companies build and fund solutions that can address things like transportation, care coordination or providing education relevant to caregivers, like equipping them to spot signs and symptoms of various health concerns.¹²

It's important to look at a balance of leave or time off and solutions that can continually help off-load some of the responsibilities and stress caregivers are dealing with. Paid leave and emergency leave, which are typically about two weeks off, are valuable and have been critical for many employees, particularly in response to new pressures associated with the pandemic. However, the relief from time off is temporary. Once they return from leave, the challenges return, too. Seek to also include solutions that can help caregivers with things like care coordination and management.

Blue Cross and Blue Shield companies work with many collaborators that can help in a range of ways, such as:

TCARE includes care planning tools, assessments, community resource connections and decision-making software to support caregivers and reduce stress and prevent burnout.

Ceresti Health offers an education, coaching and support program designed to help caregivers build self-efficacy by teaching skills, such as how to recognize the signs and symptoms of emerging health issues.

CareLinx is a professional caregiver marketplace that helps families easily locate and manage licensed caregivers, alleviating burden and improving quality of life.

The information regarding these vendors does not constitute an endorsement or recommendation by BCBS companies.

Create culture, create connection.

Caregiving presents a unique kind of stress that employees often do not fully know how to talk about or address. It can feel to them as if they ought to know how to deal with it better, or that it's a problem outside of work, so they may not think to look to their company for the assistance they need or be aware of support that's available. So, there's a need to go further and create a culture that openly values and backs caregivers. This starts at the top. Employers are finding that when leaders and managers speak out about the importance and prevalence of caregiving personally, they encourage employees to speak up and open the space for them to find help. Some companies have begun instituting buddy programs that pair experienced caregivers with newer caregivers to provide tips, advice and share tools that work. This can be invaluable to those new to caregiving, such as millennials.

SEE HOW FLORIDA BLUE is using new technology like AI and virtual reality to spark a culture of health mindset—hosting a **“Caring for the Caregiver”** national challenge to identify innovative family caregiver solutions.

Caregivers are juggling a lot, logistically and emotionally, so it can be enormously helpful to increase awareness and make access easy to aggregated resources specific to caregiving. Keep communications on the topic frequent and hassle-free. This can also lead to higher utilization and satisfaction.

Where to go from here:

1. Know how much caring for their loved ones takes—physically, mentally and emotionally—and make sure those employees know you're there to support them.
2. Identify relevant resources to help—whether existing or offered by your health plan partner—and package those resources to make them easy for employees to access.
3. Recognize that caregiving is an ongoing challenge and provide solutions both for times of increased stress as well as those that help to keep stress at bay.

1, 4, 5, 10 2020 ARCHANGELS National Caregiver Survey.

2 AARP, National Alliance for Caregiving, 2020 Report: Caregiving in the U.S., 2020.

3, 6, 8, 9 BCBSA, The Health of America®, The Impact of Caregiving on Mental and Physical Health, 2020.

7 BCBSA, COVID-19 National Pulse Survey, May 2020.

11 NBGH and AARP, 2019/2020 Caregiving and the Workplace: Employer Benchmarking Survey, April 2020.

12 BCBSA, “Blue Cross Blue Shield Association Study Finds Unpaid Caregivers at Risk of 26 Percent Health Decline,” Associated Press, September 9, 2020.