

**Contact:** Debra Caruso  
DJC Communications  
(212) 907-0051  
[debra@djccommunications.com](mailto:debra@djccommunications.com)

Shalana Morris  
MetLife  
(212) 578-1115  
[snmorris@metlife.com](mailto:snmorris@metlife.com)

Joseph Madden  
MetLife  
(212) 578-3021  
[jmadden@metlife.com](mailto:jmadden@metlife.com)

## **CAREGIVING EMPLOYEES' HEALTH PROBLEMS CAN COST U.S. COMPANIES A POTENTIAL \$13.4 BILLION YEARLY CAREGIVERS ARE MORE LIKELY TO REPORT HEALTH PROBLEMS**

Westport, CT—February 2, 2010—If you are responsible for taking care of an elderly relative or friend, it will likely impact your health and your employer's bottom line. Employees in the U.S. who are caring for an older relative are more likely to report health problems like depression, diabetes, hypertension or heart disease, costing employers an estimated average additional health care cost of 8% per year, or \$13.4 billion annually, according to the *MetLife Study of Working Caregivers and Employer Health Care Costs*. The report, produced by the MetLife Mature Market Institute® with the National Alliance for Caregiving in

conjunction with the University of Pittsburgh Institute of Aging, also found that younger caregivers (ages 18 to 39) cost their employers 11% more for health care than non-caregivers, while male caregivers cost an additional 18%. It also found that eldercare may be closely associated with high-risk behaviors like smoking and alcohol consumption. Exacerbating the potential impact to employers is the possibility that these medical conditions may also lead to disability-related absences.

<b>Proportional Increase in Medical Care Costs and Caregiver Status</b>					
<i>Condition</i>	<i>Cost</i>	<i>Non-Caregivers</i>		<i>Caregivers</i>	
		<i>Prevalence</i>	<i>Weighted Cost</i>	<i>Prevalence</i>	<i>Weighted Cost</i>
Depression	\$725	6.8%	\$4,930	8.8%	\$6,380
Depression + Cardiovascular Conditions and/or Diabetes	\$1,082	1.8%	\$1,948	3.8%	\$4,112
Hypertension	\$910	11.2%	\$10,192	15.2%	\$13,832
Hypertension + Coronary Artery Disease	\$7,914	1.9%	\$15,037	3.8%	\$30,073
Diabetes	\$3,187	3.9%	\$12,429	4.7%	\$14,979
Other conditions	\$1,269	74.5%	\$94,541	63.7%	\$80,835
<b>Total</b>			\$139,076		\$150,211
<b>Proportional Cost Increase</b>					8%

The MetLife report was drawn from an analysis of 17,000 employees of a major multinational U.S. corporation who completed health risk assessment questionnaires (HRA). Twelve percent were caregivers for an older person.

“While this news may be distressing, our research points out that coordination of eldercare services and wellness initiatives may open new avenues of innovation to benefit both employees and employers,” said Sandra Timmermann, Ed.D., director of the MetLife Mature Market Institute. “Employers can provide support to their employees and, at the same time, reduce their health care costs by anticipating and responding to the challenges of eldercare.”

According to Gail Hunt, president and CEO of the National Alliance for Caregiving, “Caregivers have more unplanned absences. Their performance on the job is also compromised by a lack of focus on their work due to distractions, like phone calls and care coordination, that occupy their time. They need solutions so they can be healthier and perform better.”

Additional study findings:

- Among particular employee segments, some are particularly at risk. Younger caregivers (18 to 39 years old) demonstrated significantly higher rates of cholesterol, hypertension, COPD, depression, kidney disease, and heart disease in comparison to non-caregivers of the same age.
- Employed caregivers find it more difficult than non-caregivers to take care of their own health or participate in preventive health screenings. For example, women caregivers were less likely to report annual mammograms than non-caregivers.
- Employees with eldercare responsibilities were more likely to report missed days of work. Overall, 10% of caregivers missed at least one day of work over the past two weeks because of health issues compared to 9% of non-caregivers. Differences were mostly driven by the much higher absenteeism among younger caregiving employees, age 18 to 39.

To meet the health care needs of caregivers while reducing the associated costs, employers should consider integrating their wellness and eldercare programs. In addition to practices like flexible hours, paid time off (PTO) and telecommuting, the report contains suggestions to connect their employees who are caregivers with wellness programs that will reduce their stress, positively impact their health and provide needed support. These include stress-reduction seminars expanded to include on-site yoga and exercise classes, relaxation techniques and massage therapy, decision-support systems providing information about available services, financial incentives to encourage participation in preventive benefits offered by employers (like premium reductions for those who obtain annual physicals, mammograms, Pap tests, smoking cessation classes, and exercise), expanded on-site medical screenings, and free legal and financial advice, especially pertaining to Medicare, Medicaid, and insurance.

### **Methodology**

Data in the *MetLife Study of Working Caregivers and Employer Health Care Costs* is from a single corporate employer based in the northeastern U.S. The company is a leading manufacturer with offices and affiliates worldwide, but the report was limited to 17,000 employees in 20 states who completed the company’s online health risk appraisal questionnaire (HRA), a voluntary, anonymous document. An independent company developed and processed the appraisal, which is also used to establish benchmarks for health care and occupational safety. The study limited analyses to standard HRA indicators of disease status, health behaviors and socio-demographic information. Participating employees were representative of the company’s U.S. workforce with proportionate numbers of blue-collar (manufacturing) and white-collar (sales and management) workers.

### **National Alliance for Caregiving**

The National Alliance for Caregiving is dedicated to providing support to family caregivers and the professionals who help them and to increasing public awareness of issues facing family caregivers. Established in 1996, The National Alliance for Caregiving is a non-profit coalition of national organizations focusing on issues of family caregiving.

### **University of Pittsburgh Institute on Aging**

The Institute on Aging is an umbrella organization for aging research at the University of Pittsburgh. The Institute collaborates with The University Center for Social & Urban Research (UCSUR) which focuses

on regional economic analysis and forecasting, the psychosocial impacts of adult development and aging, intergenerational relations, and environmental resource management, and the Department of Behavioral and Community Health Sciences (BCHS) at the Graduate School of Public Health which promotes understanding of social and behavioral factors that influence the health of populations, with a particular focus on evaluation of health programs and policies.

**The MetLife Mature Market Institute®**

Established in 1997, the Mature Market Institute (MMI) is MetLife's research organization and a recognized thought leader on the multi-dimensional and multi-generational issues of aging and longevity. MMI's groundbreaking research, gerontology expertise, national partnerships, and educational materials work to expand the knowledge and choices for those in, approaching, or caring for those in the mature market.

MMI supports MetLife's long-standing commitment to identifying emerging issues and innovative solutions for the challenges of life. MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates, is a leading provider of insurance, employee benefits and financial services with operations throughout the United States and the Latin American, Europe and Asia Pacific regions.

For more information about the MMI, please visit: [www.maturemarketinstitute.com](http://www.maturemarketinstitute.com).

*The MetLife Study of Working Caregivers and Employer Health Care Costs* can be downloaded from [www.maturemarketinstitute.com](http://www.maturemarketinstitute.com); on the home page, see “New from the MMI.” It can also be ordered by e-mailing [maturemarketinstitute@metlife.com](mailto:maturemarketinstitute@metlife.com) or by writing to: MetLife Mature Market Institute, 57 Greens Farms Road, Westport, CT 06880.

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