Lifetime Risk of Chronic Disease, Disability and Long Term Care
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Funded by the Robert Wood Johnson Foundation
Research Questions

• What is the risk and expected duration of chronic disease, disability and long term care for persons turning age 65?

• How much disability and care will be potentially eligible for insurance benefits?

• How do risk and expected duration vary by gender, race, education and marital status?
Data

- 1993 National Mortality Followback Survey (NMFS)
- Subsample age 65 or older at death (n=6,749)
- Next-of-kin is survey respondent
- Death certificate also a source of information
- Sampling weights adjust for complex design and non-response
- Projection weights adjust for cohort size, longevity
Chronic Disease Measures

- Seven conditions associated with high health care costs and disability
  - Diabetes, COPD, heart attack, and stroke
    - Did decedent ever have condition?
    - If yes, when was it first noticed or when did the first event occur?

- Arthritis, Alzheimer’s disease, and some other serious memory impairment
  - Did a doctor ever say the decedent had the condition?
  - If yes, when was it first diagnosed?
Measure of Body Weight

- Was the decedent, during most of life:
  - Overweight
  - Underweight, or
  - Just about right
- If overweight, was the decedent:
  - Very overweight, or
  - Somewhat overweight
Disability Measures

• At any time during the last year of life did the decedent have difficulty with...
• If yes, How long did the decedent have difficulty over entire life?
• Included physical disability measures:
  – Physical limitations (climbing, lifting, walking)
  – IADLs (shopping, managing money, meal preparation, housework, telephoning)
  – ADLs (bathing, dressing, transferring, toileting, eating)
  – Mobility (walking, getting around inside)
• Cognitive impairment
  – Did a doctor ever say the decedent had Alzheimer’s or some other serious memory impairment?
  – If yes, when/at what age was it first diagnosed?
Service Use Measures

• Nursing home care
  – Amount of use in last year of life
  – Amount of use over entire life

• Home care (if physical/functional difficulty)
  – Did decedent receive care at home in last year of life?
  – If yes, How long did decedent receive help at home over entire life?
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Lifetime Risk Among Persons Surviving to Age 65, by Gender

- Arthritis
- Heart Attack
- Stroke
- Diabetes
- COPD
- Dementia
- Somewhat Overweight
- Very Overweight
Life Expectancy and Years with Condition

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Expected Years with One of More IADLS

- All 65+
- Arthritis
- Heart Attack
- Stroke
- Diabetes
- COPD
- Dementia
- Very Overweight

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Expected Years with One of More ADLs

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Active Life Expectancy and Years with Difficulty

- All persons: 17.9 years life expectancy
- All persons: 13.9 years difficulty-free life expectancy
- All persons: 4.0 years expected years of difficulty

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All persons: 8.4% will have chronic difficulty lasting less than 1 year.

All persons: 40% will have 1-5 years of difficulty.

All persons: 33% will have at least 5 years of difficulty.
Expected Years of Difficulty before and after Meeting HIPAA Benefit Level

- All persons: 2.4 expected years of difficulty before reaching HIPAA benefit level
- All persons: 1.7 expected years of difficulty after reaching HIPAA benefit level

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All persons: Only about 6 percent will have chronic difficulty and use no care

All persons: About one third will have chronic difficulty and use only home care

All persons: About 42 percent will have chronic difficulty and use nursing home care
Expected Duration of Each Type of Care Used over Remaining Life

- **All persons: 1.3 years of difficulty with no care**
- **All persons: 1.7 years of home care**
- **All persons: About 1 year of nursing home care**

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All persons: 14.8% will receive less than 1 year of care

All persons: 39.9% will receive 1-5 years of care

All persons: 20.7% will receive at least 5 years of care
Expected Years of Care before and after Meeting HIPAA Benefit Level

- All persons: 1.5 years of care before meeting HIPAA benefit level
- All persons: 1.3 years of care after meeting HIPAA benefit level

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Summary and Implications

• Today’s retirees can expect to be disabled for 4 years and receive LTC for 2.7 years
  – One in three will have at least 5 years of difficulty
  – One in five will have at least 5 years of care
• There is considerable variation among demographic groups in expected years of disability and LTC
  – Women will be disabled 1.5 years longer than men and will receive more of each type of care
  – Persons divorced or separated are disabled longest but spend a large share of that time without care
Summary and Implications (continued)

• More than half of expected care years will be before reaching HIPAA benefit eligibility
• HIPAA benefit criteria are not necessarily too stringent
• Our care measures are very broad
• Nevertheless, individuals and policymakers may overestimate the potential for insurance to pay for all LTC