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Father's illness a harsh reality

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Until he was 85, Ralph S. Matsuda's father remained active and enjoyed life.

But in the 16 years until his death in a nursing home at the age of 101, his father's health gradually deteriorated.

Eventually, the senior Matsuda became blind and lost his hearing. Without his faculties, he lost the will to live, often staying shut up in his room, Matsuda recalled.

For years, the family sacrificed to care for him, and a daughter even quit her job.

But after a time, the family couldn't help him anymore and they placed him in a nursing home. That is when the family's financial troubles began.

"I just couldn't find ways to pay for my dad," said Matsuda, a retired certified financial planner.

As a last resort, his father ended up on Medicaid.

"Medicaid is a bad word for many people in the middle class," Matsuda said. "It's like going on welfare."

The experience led Matsuda, now 78, to spend the last two decades planning for his long-term care needs.

He also became a consumer advocate as a member of The Honolulu Committee on Aging, raising awareness about the critical need to plan ahead.

"It's scary," Matsuda said. "Really."

Most Americans 44 years or older are aware that long-term care is important, but 83 percent have no insurance to cover this need, according to a study by the American Society on Aging released last month. Also, 63 percent have not set aside anything for future long-term care costs.

Hawai'i faces a more serious challenge since the state's population is aging faster than the nation as a whole. Those age 65 and older made up 13.3 percent of the state's total population in 2000,

up from 12.5 percent in 1990, according to the Healthcare Association of Hawaii. The number of residents 65 and older nationwide has remained fairly steady in the decade at about 12 percent.

"It's really a challenge on multiple fronts," said Greg Marchildon, state director at AARP Hawaii. "There's this demographic revolution taking place in Hawai'i. People are living longer here. We have the highest number per capita of baby boomers in the country... (and) we are poorly prepared."

Part of the problem is that people can't differentiate between long-term care and the care provided by their health insurance, health care advocates say.

When you have a stroke, become ill or get into an accident, your health insurance pays for immediate care. But if your condition results in a chronic condition that requires care around the clock, your health policy won't pay for it. You need long-term-care coverage.

Long-term care is provided through home care services, assisted living centers, bed and board facilities and nursing homes. The level of care ranges from simple tasks, such as cooking and cleaning that can be provided in the senior's home, to medical care around the clock in an institution.

But the cost is prohibitive: Nursing homes typically cost around \$7,000 a month in Hawai'i, said Pat Sasaki, executive director of the state Executive Office on Aging. When you consider that people on average stay 2½ years in a nursing home, today's cost is a staggering \$210,000. In 1992, the cost was around \$4,000 a month.

"I've seen (long-term care costs) completely diminish a person's estate," said Harry Kasanow, head of Kasanow & Associates: Wealth Management.

Of course, senior citizens don't always land in a nursing home immediately. Many times, the impairment is gradual and the senior initially receives home-care visits or stays in adult-care centers, board and care homes and assisted living facilities. The cost for these three can be considerably cheaper than nursing homes, ranging from \$1,000 a month and up in Hawai'i.

Still, they are not suited to everyone.

Matsuda and his wife, who is suffering from a neuropathic ailment as a result of diabetes, tried an assisted living center for three years.

The facility took care of routine chores, like cooking and cleaning. But they left because his wife didn't care for the food and environment. Now they hire someone to help once a week in their own home.

Families do take care of loved ones as much as possible, especially in Hawai'i with its cultural traditions and multiple generations living under one roof, and many are coping.

But there can come a point when the burden becomes overwhelming.

And soon many more families will need to face the issue of caring for their elderly.

Once the baby boomer generation starts retiring in force, the need for long-term care will likely explode. The oldest of the boomers are now 57.

So why aren't more people preparing for it?

Part of the problem lies in misconceptions about long-term care. For instance, more than 40 percent of people surveyed did not know that Medicare pays for limited skilled nursing care — and only following a hospital stay, according to the American Society on Aging report.

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