# MODERN CAREGIVING

# Caregiving During the Coronavirus Pandemic





# ABOUT MODERN CAREGIVING

Florida Blue Medicare is committed to supporting our caregiver population. One way we demonstrate this commitment is through our partnership with the Massachusetts Institute of Technology (MIT) AgeLab. Led by Dr. Joseph Coughlin, the MIT AgeLab's caregiving research initiative, CareHive, aims to improve quality of life for the older generation and their caregivers. Together, we've gathered important insights about the unique experiences of caregivers. Data presented in this white paper is from the MIT CareHive Caregiver Panel. This international panel consists of caregivers who provide or once provided care to an adult family member. Throughout this Modern Caregiving white paper, you'll find insights about the caregiving experience and helpful resources for caregivers.



# **EXECUTIVE SUMMARY**

There are millions of unpaid caregivers in the United States who face financial and mental stress, as well as social isolation. These challenges—and the number of caregivers—have only increased with COVID-19.

Older adults and those with weakened immune systems are more likely to have serious complications from the virus.<sup>1</sup> This puts many caregivers at risk if they're caring for older adults who contract the virus. It's more important than ever to focus on the health and well-being of caregivers.

The data we collected shows that the virus has had a large impact on the caregiving experience. This includes:



# 1. Caregivers are making behavioral changes to keep caregivers and their care recipients safe.

Caregivers started taking extra precautions to lower the risk of getting or spreading the virus. Taking recommended actions can give caregivers peace of mind and keep everyone safe.



#### 2. Heightened feelings of stress.

Concerns about COVID-19 were linked to greater stress among caregivers. Focusing on their own well-being and taking advantage of available resources will help caregivers stay healthy and be able to better support their care recipients.



#### 3. New concerns vary by living arrangement.

Caregivers and their families experienced new challenges brought on by COVID-19 that are unique to different living arrangements. Community support is available to improve caregivers' confidence in protecting their loved ones, regardless of living arrangement.

The next three sections further explain these challenges and provide possible solutions to help caregivers navigate this uncertain time.

## 1. CAREGIVERS MUST TAKE PRECAUTIONS FOR THEMSELVES AND THEIR CARE RECIPIENTS

Caregivers had to quickly adjust to life during the pandemic. These adjustments included balancing their own everyday responsibilities and the care they provided while also learning how to keep their family safe.

### SNAPSHOT OF THE CAREHIVE PANEL

Gender: 80% female

Average Age: 59 years

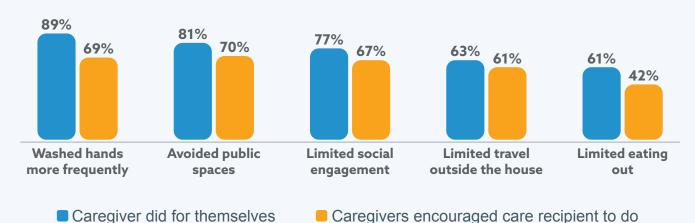
Employment: 40% employed

Average time spent caregiving in a week: 33 hours

Length of caregiving: 55% for less than 5 years

Many caregivers across the nation adopted new protective behaviors in response to COVID-19 to keep themselves and their care recipients safe. These new behaviors included washing hands more often and avoiding public spaces (*Fig. 1*).

While changing everyday actions to stay healthy is important, only 57% of caregivers had a plan for how they would take care of themselves or their care recipient if either got COVID-19. Having a plan in place and using available resources can provide peace of mind during these uncertain times.



Caregivers are engaging in several new behaviors in response to COVID-19

Fig. 1. Top five behaviors adopted by caregivers and their recipients.



For trusted information on what to do if your loved one gets COVID-19 and the best ways to minimize getting or spreading COVID-19, visit our Recommended Resources section on page 8.

## 2. COVID-19 IS CREATING MORE STRESS FOR CAREGIVERS

We found that most of our caregivers (95%) experienced some level of stress related to the virus. Even in the best of times, caregiving can create chronic stress that can be physical and financial. However, increased worry, uncertainty and social isolation because of the virus are creating even more stress as well as strain on the mental health of caregivers.

Adjusting to the new normal in response to COVID-19 is one factor contributing to greater stress. For example, among our caregivers, the adoption of more new protective behaviors was linked to higher stress (*Fig. 2*).

Caregivers must monitor their own stress levels and mental health. Our caregivers were more worried about their care recipient getting the virus than themselves (*Fig. 3*). While it is important to care for your loved ones, many of our caregivers were over 60 years of age, putting them at risk for serious complications from the virus. This suggests that caregivers had some degree of optimism bias. Optimism bias is the tendency to think negative events, like getting COVID-19, are more likely to happen to others than ourselves. Being optimistic allows us to take risks and achieve goals, but too much bias may prevent us from taking actions to maintain our own health and well-being.

Stress increases as more new behaviors are adopted by caregivers.



Fig. 2. Responses were scored on a scale from 1 (not at all stressed) to 4 (very stressed).



"[I am] feeling more anxiety than is typical, because of the unknown nature of what's going on. When will this come under control? What should I be doing?"

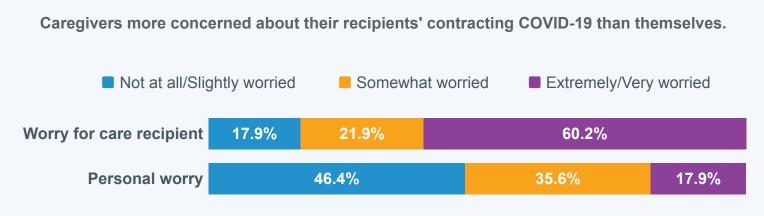


Fig. 3. Level of concern caregivers feel about themselves and their care recipients getting COVID-19

It is important to recognize the true risk of a situation. Persistent stress can make it harder to fight off the virus and support others. While there is no perfect way to deal with the challenges of COVID-19, caregivers should try to balance putting their care recipients first and maintaining their own physical, emotional and mental health. Recognizing some of the physical symptoms of stress, such as irritability, fatigue, lack of motivation, headaches, and change in appetite, can help caregivers manage their stress.

# SPOTLIGHT: COVID-19 CREATING STRESS FOR FLORIDIAN CAREGIVERS

Florida Blue and Florida Blue Medicare conducted a survey of individuals across Florida to understand the impact of COVID-19 on their lives. Respondents of this survey included 419 caregivers. Similar to our nationwide panel, we found that caregivers in Florida:



had above average concern for ability to care for other family members during the pandemic.



felt anxious or nervous more than half of the days in the past two weeks.

Local community support and Florida Blue Medicare resources can help alleviate some of the uncertainty Floridian caregivers might be experiencing in the wake of the pandemic.



Learn about Florida Blue Medicare resources focused on caregiver health and well-being on page 8.

# 3. LIVING ARRANGEMENTS PRESENT DISTINCTIVE CONCERNS

Caregivers and their families are navigating new obstacles brought on by COVID-19 that are unique to how caregivers and their care recipients live.

Care facilities limited face-to-face interaction to control the spread of the virus. These limitations have made it harder for caregivers to protect their loved ones. As a result, we are seeing lower levels of confidence among caregivers in being able to protect their care recipients from the virus compared to those who live with their care recipients.

On the other hand, caregivers living with or close by their loved ones felt greater control over protecting them. However, these caregivers also have to deal with greater concern of exposing their care recipients to the virus. As a result, they have adopted even more protective behaviors, adding more stress to themselves and the family. "Caregiving has completely changed since COVID-19 emerged. My mom is in memory care that is under lockdown from visitors. I feel guilty because I cannot go and see her, reassure her."

- CareHive Panelist

83% of caregivers living with their care recipient reported high confidence in protecting them from COVID-19.

54%

83%

54% of caregivers living apart from their care recipient reported high confidence in protecting them from COVID-19.



To help families deal with the new challenges, Florida Blue Medicare offers community-wide resources, including classes, care programs, and nurse contacts. Learn more on page 8.

# **RECOMMENDED RESOURCES**

Florida Blue Medicare has several resources for caregivers and care recipients for members and non-members. Each of these resources can help navigate the everyday challenges of caregiving, as well as those obstacles that have emerged due to COVID-19.



**Coping with COVID-19.** For help adjusting to your new normal, visit floridablue.com/medicare/covid19. Here you'll learn where you can get tested and more information on ways to stay safe.

**Mental health & well-being.** Take advantage of the New Directions Behavioral Health 24/7 help line for support with your mental health or your care recipient's mental health. Call 1-833-848-1762 to speak to a trained counselor.



**Virtual health options.** You and your care recipient may be able to have a virtual visit with your doctor or use virtual health options like Teladoc. Learn more about virtual health options at floridablue.com/virtual-health.

**Caregiver resources.** Visit floridablue.com/medicare/help-for-caregivers to explore tools available to help you and your care recipient live healthier and happier lives.

**Community-wide support.** You don't have to be a Florida Blue member to talk to one of our neighborhood nurses. You can ask them questions about COVID-19 or how they can connect you with community resources. Call them if they can help: 1-877-352-5830, TTY 711.

# OTHER VALUABLE RESOURCES



Growing Bolder



# JOIN THE MIT CAREGIVER PANEL

Caregiving is an important part of health and well-being. Supporting caregivers is part of Florida Blue's mission and values. As a member of the MIT CareHive Caregiver Panel, you'll be asked to take short surveys about every other month. Participation in the panel is done remotely. You may also be asked to participate in interviews, focus groups and panel discussions to share your perspectives. Data will be kept confidential, and you are free to take part in or decline to participate in any part of the research.

For more information or how to join the CareHive Caregiver Panel, visit agelab.mit.edu/carehive.

# METHODOLOGY

MIT AgeLab fielded a survey of their CareHive Caregiver Panel from March 13–25, 2020. The panel consists of 981 members across the United States. Eligible members of the panel are adults aged 18 or older who are current or former caregivers for an adult family member. The survey gauged responses to the emergence of COVID-19 among 411 caregivers currently providing care to an adult family member.

### REFERENCES

1. Centers for Disease Control and Prevention (2020, June 25). *Coronavirus Disease 2019 (COVID-19): Older Adults.* https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/older-adults.html

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Florida Blue's Behavioral Science & Analytics team applies behavioral science and data-driven insights to identify behavioral challenges and create targeted solutions that lead to better health outcomes of our members.

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