



Temporary Caregiver Insurance

Webinar April 30, 2019



Temporary Caregiver Insurance

- TCI is part of the Temporary Disability Insurance (TDI) Law in Rhode Island.
- Passed in 2013 and became effective in January 2014
- Available to employees who pay into the TDI fund
- Provides wage replacement benefits for up to 4 weeks in a 12 month period to enable workers to:
 - Bond with a child – new born, adopted, foster child
 - Care for a seriously ill family member



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Focus Today on Caring for a family member...

Juan cares for his elderly mother who has Alzheimer's and does not speak English. His mom recently had a stroke and had to be hospitalized. Juan needed to be at the hospital to help ensure his mom receives the care she needs and then for her transition home.



Jennifer's son has a serious mental illness. He has been doing well with medication but recently had to be admitted to Butler Hospital. He is going to be released soon, and needs someone to be with him until he is fully stable.

Jeff's young son has severe asthma which sometimes flairs up, requiring hospitalization and home care.

Presenters

- Kathy McKeon, Former Supervisor, Catholic Social Services of RI
- Linda Katz, Policy Director
- Rachel Flum, Executive Director

About Older Rhode Islanders (age 65+)

- 177,995 persons age 65+ (57% women, 43% men)
- Highest percentage of persons age 85+ in US
- 40.5% of persons 65+ have multiple chronic conditions
- 32% have some type of disability
- 10% experienced a fall
 - About 825 hospitalized for hip fracture (almost 2/3 are women)
- Almost half of older householders 65+ live alone
- 34% of older households have income less than \$25,000

(Sources: 2017 ACS 1-yr estimates; United Health Foundation Senior Health Ranking Report 2017)

Why TCI is Important for Caregivers of Older Adults

- Hospitalizations and ER visits are more frequent for older adults
- May lead to need for follow up care – residential placement for rehab and recovery or home care
- For example: person has a hip fracture with hip replacement
 - Initial hospitalization and surgery
 - 3-6 weeks before return to light activity
 - 10-12 weeks before returning to full activity
- Older adults often need assistance and care during recovery
 - Selecting post-acute care provider (rehab facility, Assisted living)
 - Follow up visits to physicians (may be multiple over period of weeks)
 - Rely on family members for help. If employed need to take time out of work
 - TCI offers partial wage replacement and job protection when taking leave

TCI is one small part of system reform needed to address issue of caregiving...

- The typical caregiver is a:
 - Woman age 49 years
 - Caring for 69-year old woman needing care due to long-term physical condition
 - Who provides:
 - Care for an average of 4 years
 - Spends 24.4 hours/week
 - Helps with ADL's (bathing, dressing) and IADL's (errands, housekeeping)
 - Spend average of \$6,954 Out of Pocket costs related to caregiving
 - Service Valued at \$1.8 Billion for the 134,000 family caregivers in RI (AARP 2013)
 - Work & Career:
 - Typically employed full-time. Likely married or living with partner, average household income of \$54,700
 - 60% reported impact on employment such as cutting back hours or taking leave
 - Juggling work and caregiver responsibilities often stressful
- (based on 2015 research study of AARP and National Alliance for Caregiving)

TCI – Basics

- Eligibility:
- Pay into TDI Fund
 - Meet the earnings requirement
 - Meet the caregiver requirement
- Benefit:
- 60% Wage Replacement and payment for dependents
 - For up to 4 weeks in a benefit year (12 months)
 - Job security (Return to same job or equivalent position)
- Process:
- Provide employer 30 days advance written notice unless “unforeseeable circumstances” exist.
 - Application to DLT

TCI – Pay into TDI fund

- Pay into TDI fund – paycheck shows deductions for Rhode Island’s TDI program
- State employees and most municipal employees are not eligible
- If person lives in RI and works in Massachusetts... not eligible for TCI

TCI – Meet the Earnings Requirement

- Earnings requirement (changes yearly)
 - At least \$12,120
 - In base period or
 - Alternative base period (closer to time of taking TCI)

Base Period = 4 of last 5 quarters before starting claim

E.g.: Claim is filed in May, 2019. This is in 2nd quarter (April – June, 2019).

Base period = Jan-March, 2019 and 4 quarters in calendar year 2018

Alternative base period – look at earnings in the 4 quarters just before filing

TCI: Caring for a family member...

- Child
- Spouse
- Parent
- Parent-in-law
- Grandparent
- Domestic partner



Who Has a Serious Health Condition

- Illness, injury, impairment, or physical or mental condition that
 - involves inpatient care or
 - continued treatment or supervision by a **licensed health care** professional at home

Approved Licensed Health Care professionals

- Physicians
- Physician assistants
- Nurse practitioners
- Surgeons
- Psychologists
- Psychiatric clinical nurse specialists
- Licensed clinical social workers
- Licensed independent clinical social workers



How much is the benefit?

- Wage Replacement is around 60% of wages (plus dependent benefit)
 - Maximum and Minimum (amounts change yearly)
 - Max benefit = \$852
 - Min benefit = \$98
- Dependents Benefit – up to 5 dependents (under age 18 or 18+ and disabled)
 - \$10 per dependent or 7% of benefit rate – whichever is higher
- Taxes are taken out of the payment

For how many weeks is the benefit paid?

- Up to 4 weeks in a benefit year (12 months)
 - The benefit year begins on the Sunday of the week in which person is unable to work
 - Take in weekly increments
 - Out of work beginning Tuesday, May 7, 2019. Benefit year is May 5, 2019 (prior Sunday) to May 4, 2020.

Application Process

File a TDI/TCI Claim

- 3 ways to apply:
 - On-line. www.dlt.ri.gov/tdi
 - Download application from website and mail to TDI
 - Request application by phone: 401-462-8420 opt.1
- Must be out of work for 7 consecutive days to apply for benefits (benefits will go back to date of taking leave)
- File within 30 days after the first day of taking leave

Putting it all together

- ★ Parent is returning from rehab following hip surgery on Tuesday, May 7.
- 📄 Give written notice to employer by Tuesday, April 7.
- 📄 Submit application for TCI on Tuesday, May 14 and no later than June 6.
 - Payment will be retroactive to May 7 (partial week payment)
 - Receive benefits for 4 weeks during period May 5, 2019 through May 4, 2020

April 2019							May 2019						
Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6							
7	8	9	10	11	12	13	5	6	7	8	9	10	11
14	15	16	17	18	19	20	12	13	14	15	16	17	18
21	22	23	24	25	26	27	19	20	21	22	23	24	25
28	29	30					26	27	28	29	30	31	

COMPLETE THIS SECTION IF FILING FOR TEMPORARY CAREGIVER INSURANCE PROGRAM (TCI)

If you are caring for a family member or bonding with child, what date do you want your claim to begin: Month: ___ Day: ___ Year: ___
 (NOTE: The date of this application must be no later than 30 days after the start date of your claim. Social Security #'s required only if child is over 12 months of age).

Information of individual for whom you are caring for or bonding with?

Legal First Name: _____ Last Name: _____ Middle _____

Address: _____

Telephone Number: _____ - _____ - _____ Date of Birth: Month _____ Day _____ Year _____ Gender: Male Female

The Care Recipient is your: Spouse & Common Law Marriage Domestic Partner- Same Sex Relationship Parent Parent-in-law Grandparent
 Child Adopted Child Foster Child

The Bonding Recipient is your: Newborn Child Adopted Child Foster Child Other: Please explain _____

Child's Social Security Number: _____ (Required only if over 12 months of age)

Date of Adoption: Month: ___ Day: ___ Year: ___ Date Foster Child was Placed with you: Month: ___ Day: ___ Year: ___

Copy of the following documents are required as proof of relationship for bonding claims (do not send originals- they will not be returned).

What proof and copy of document are you providing with this application (check one below):

(Document may be sent at a later date when received. The document must show your name and the child's name.)

- Child's Birth Certificate Proof of Adoption Proof of Foster Care Placement Proof of Legal Guardianship
 (Benefit payments will not be provided without proof of relationship; however, you must file within 30 days of your first leave date.)

Application Process

- Submit claim
- Meet the earnings requirement?
 - No --TDI will send notice that not eligible. Can appeal
 - Yes --TDI sends notice of
 - receipt of claim
 - medical form to give to family member's health care provider
 - notice to employer to document last day of work

Application Process

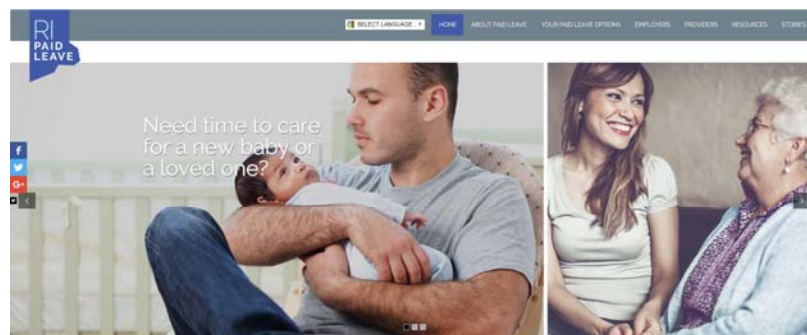
- When all information is received, benefit payments are processed. Usually benefit payments are processed within 3-4 weeks of filing application - depending on when required documentation is received.
- Claimant receives claim PIN #
- Benefit amount determination
- Return to Work form (RTW)

Application Process

- Two payment options:
 - Direct Deposit
 - Electronic Payment Card
- If claim is denied, claimant may appeal to the Board of Review
- Claimant notifies the Department of return to work date via IVR, calling in, e-mail or mail the RTW form
DLT.TDI@dlt.ri.gov or call (401) 462-8420

For more information about TCI

<http://RIPaidLeave.net> or www.DLT.ri.gov/TDI



PAID LEAVE
IT'S THERE SO YOU CAN BE, TOO.

Today's Materials and More...



Available on

www.EconomicProgressRI.org/TCI

Including:

- Today's webinar recording & powerpoint
- Factsheet on legislation
- Caregiving brochure (Bilingual)

Tips for Family Caregivers

- AARP RI Caregiving Resources
 - <https://states.aarp.org/ricaregiving-2/>
 - For information about the state Livable Home Modification grant program and the CARE (Caregiver Advise, Record and Enable) law
- Family Caregiving Video Series
<https://www.aarp.org/ppi/initiatives/home-alone-alliance/>
- Family Caregiver Alliance
National Center on Caregiving <https://www.caregiver.org/national-center-caregiving>
- Family Caregiver Alliance of Rhode Island
<https://fcari.org/>

Improving TCI – S765 and H5912

- Increase the number of weeks from four to six weeks in 2020 (and eight weeks in 2021)
- Expand care recipients to grandchildren, siblings and “care recipients”
- Increase the benefit rate to 65% in 2020; 70% in 2021; 75% in 2022
- Expand who is eligible for TCI to include self-employed individuals
- Institute fines and penalties if an employer does not reinstate an employee to usual work

Why this matters...

Jo Ellen’s story

“Without the TCI program, I would have resigned from my job. My late husband, a Rhode Island physician, was seriously ill for 10 years. Nothing in his many decades of medical work and in my more than 25 years of health care management experience could have prepared us for the challenging roles of patient and caregiver.

I honestly could have used a full year of TCI support after my husband returned home following a fall at a skilled nursing facility stay, but I am grateful for the four weeks we received.

He came home in a wheelchair, and I had to rush to install a ramp, grab bars, and other safety devices. We used the four weeks to transition to an even more challenging level of existence that never improved again.

He and I needed that four weeks to organize his space, work with our wonderful and supportive home care agency workers, and try to gather some strength for the short time that remained for us to be together.”

Thank you!



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