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How Obamacare may help families caring for elderly

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SALT LAKE CITY — Those who are taking care of children as well as elderly parents are facing a real strain when it comes to expenses.

However, Utah experts say health costs under Obamacare should be improving, and many are overlooking some benefits.

Far away from the assembly line, light years from the cubicle, they are some of the nation's most tireless workers. They are loved ones who care for their aging parents.

Sheri Thompson has a mom with Alzheimer's. It's basically a second job on the weekends.

"I didn't think it'd ever be like this," she said.

Jeanie Williams is increasingly providing care for her parents.

"It's not a matter of 'if we have the resources then we'll help.' It's a 'we're going to do it,'" she said.

Laura Polacheck with AARP Utah said "The huge burden with care-giving really is that it's uncompensated care."

She said even though health care for the elderly is covered by Medicare, and even Medicaid in some cases, some things have gotten a little better under the Affordable Care Act for the elderly and their families.

The so-called "donut hole" or gap in Medicare prescription drug coverage is expected to vanish by 2020. More preventative care becomes free, like immunizations, cancer screenings and diabetes tests.

"You can check to see if you have a condition early on before it gets more life-threatening, which is really a huge benefit," Polacheck said.

That said, there are some things that experts say seniors are not taking advantage of enough prior to the implementation of the Affordable Care Act, which kicks in Jan. 1. One of those benefits: the poorest of the elderly can qualify for Medicare and Medicaid at the same time.

Jason Stevenson with the Utah Health Policy Project said that will "significantly lower your premiums for Medicare and your cost-sharing — co-pays and deductibles."

He said you have to be over 65 and you have to earn less than \$12,000 per year for a single person. Additionally, experts expect rules on assets to be loosened in time in Utah.

"Previously those were some barriers, especially for seniors who are good savers," he said.