



AGING IN PLACE: What are the out-of-pocket costs incurred for individuals and their caregivers who are living in the community with frailty?

A Scoping Review

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What is the issue?

- Supporting older people to live in the community as they experience health and functional changes, including those living with frailty, has become a priority for policy makers, health system leaders and community members, including many older people themselves.
- The overall goal for optimal aging at home for this population is to avoid preventable hospitalizations incurred due to insufficient support, and to limit healthcare costs associated with long-term care.
- To support this population to remain living in the community a range of supports are needed, many of which are associated with out-of-pocket expenses paid by older people and their caregivers without reimbursement.
- In addition to the health challenges associated with frailty, individuals and their families may experience unanticipated financial burden.
- Significant out-of-pocket expenses combined with limited income can contribute to financial insecurity in older people, which in turn can contribute to medication non-adherence, disrupted access to healthcare, and inability to leave unsafe living environments.

How was the scoping review conducted?

Question – What is the evidence about the out-of-pocket expenses associated with aging-in-place for older people with frailty and their family and friend caregivers?

Methods – a scoping review of published literature using Joanna Briggs Institute methodology.



Key Messages

- The review highlights various out-of-pocket expenses that contribute to the ability to live in the community for older people with frailty and identifies various policy and contextual factors that contribute to financial burden.
- Limited access to resources, including financial, employment, social and familial, impact the ability of older people with frailty to live safely at home.
- Policy and practice efforts related to supporting older people who are particularly vulnerable need to be put in place for practitioners to build a plan of care that is feasible for each individual patient and their caregiver so that optimal aging at home can become a reality.

Results

Out of pocket expenses:



Home Care Costs



Medications



Transportation



Housekeeping and Cleaning



Nutrition



Aggregate Out of Pocket Expenses



Medial Equipment



Assistive Devices



Home Modifications



Respite



Insurance