Dementia and Long-Term Care

Kenneth M. Langa, MD, PhD

Division of General Medicine Institute for Social Research VA Ann Arbor Healthcare System Institute for Healthcare Policy and Innovation Institute of Gerontology University of Michigan

Future of Long-term Care Insurance Markets Meeting NYU Stern School of Business June 2, 2017



Dementia

(NIA - Alz Assoc Criteria, 2011)

- Impairment in at least two of: memory, reasoning, visuospatial abilities, language; or changes in personality / behavior, AND
- The impairments "interfere with the ability to function at work or at usual activities"; are a decline from previous levels of functioning; AND
- Not explained by delirium or psychiatric disorder

Causes of Dementia

- Alzheimer's Disease (~ 60 70% of cases)
- Vascular Dementia (~ 20 30% of cases)
- Other (~10% of cases)
 - Parkinson's Disease
 - Frontotemporal Dementia
 - Dementia with Lewy Bodies
 - Reversible Causes
- Mixed Dementia
 - Overlapping AD and vascular pathology is likely most common, especially in aged 80+

Sources: MRC CFAS, Lancet, 2001; Langa et al, JAMA, 2004; Schneider et al, Neurology, 2007.

Overlap / Interaction of Cardiovascular disease and AD

- Anatomy / Physiology
 - Brain is 2% of body mass, but gets 20% of blood flow and uses 20% of the body's oxygen

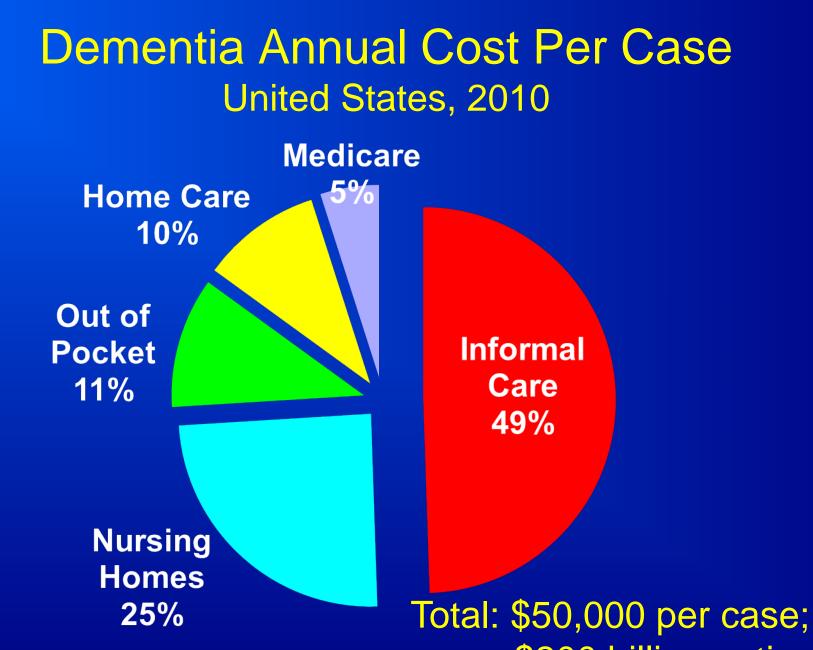
Risk Factors

- Hypertension, Diabetes, Hyperlipidemia, Obesity, Physical inactivity, Smoking, Alcohol, Inflammation, Apo E e4 genotype
- More vascular risk factors in mid-life is associated with more amyloid protein in the brain in later life

Clinical

 For a given level of AD pathology, the more cerebrovascular lesions, the greater the likelihood of CI / dementia

Sources: Snowdon et al, *JAMA*, 1997; Langa et al, *JAMA*, 2004; Schneider and Bennett, *Stroke*, 2010; Zlokovic, *Nature Rev Neuro*, 2011; Snyder, *Alz and Dem*, 2015; Gottesman et al, *JAMA*, 2017



Source: Hurd et al, New England J Medicine, 2013.

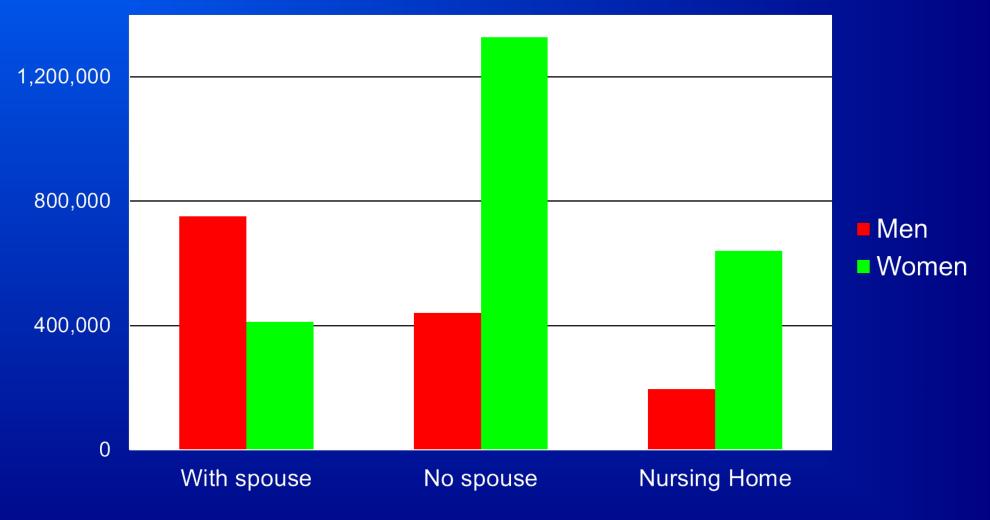
al: \$50,000 per case; \$200 billion nationwide

Dementia and Nursing Home Use

- Risk of nursing home entry increases with dementia severity: ~ 10% for mild, and ~ 50% for severe
- Risk influenced by both patient and caregiver characteristics:
 - Living situation (alone vs. married)
 - Race / ethnicity (Black and Hispanic elders at lower risk)
 - Neuropsychiatric symptoms (e.g., depression, delusions)
- Yearly median NH cost is ~\$90,000 / year (2016), and accounts for about 45% of direct costs of dementia care
- ~50% of NH residents have dementia, although recent trend toward substitution to assisted living, etc

Sources: Yaffe et al, JAMA, 2002 Okura et al, JAGS, 2011; Hurd et al, NEJM, 2013; CDC, Faststats, 2016.

Living Arrangements of Adults 65+ with Dementia HRS 2012

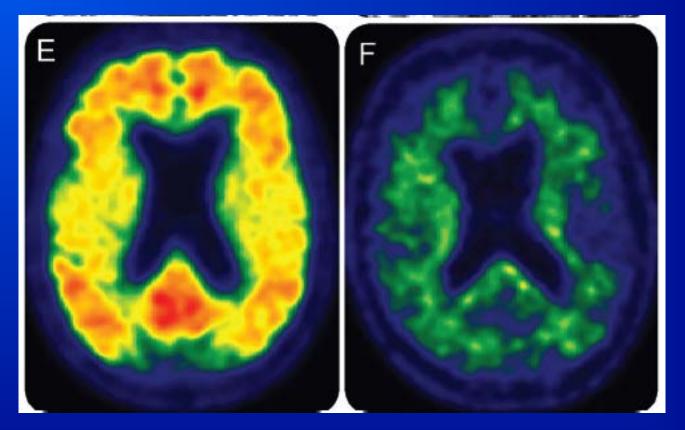


Source: Langa and Weir, HRS 2012, unpublished data.

Genetic and Biomarker Indicators of AD

- Apolipoprotein E (ApoE)
 - Gene that codes for a cholesterol-transport protein
 - Comes in three flavors (e2, e3, e4), and the e4 version is associated with increased AD risk
 - ApoE status now available from 23andMe (\$199)
- Amyloid / Tau / Neurodegeneration
 - A: + Amyloid PET; low CSF AB-42
 - -T: + Tau PET; high CSF phosphorylated tau
 - -N: Brain atrophy (MRI); hypometabolism (FDG-PET)

Amyloid PET Scan







Source: Jack et al, *Neurology*, 2016.

ApoE Testing, Amyloid Scans and Information Asymmetry

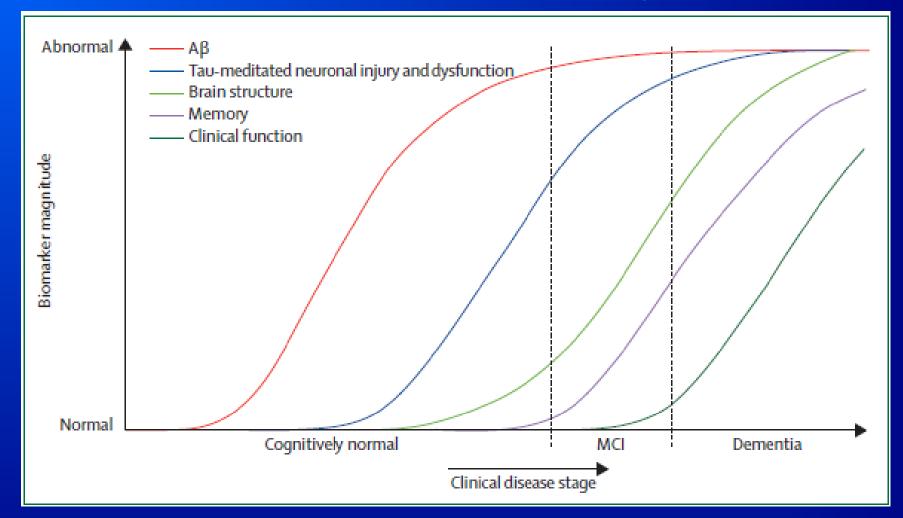
ApoE genotype now available from 23andMe

 – Knowing ApoE e4 positive status increased likelihood of LTCi purchase (OR = 2.3; 24% changed)

- Amyloid PET imaging not yet widely available in clinical practice
 - Medicare reimbursement for research use only
 - Current NIA-funded study examining impact on medical, psychological, and LTCi purchase outcomes

Sources: Taylor et al, Health Affairs, 2010; CMS, PET in Dementia Decision Memo, 2014.

Model of AD Biomarker Dynamics



*Likelihood of dementia, conditional on given level of biomarker / pathology, varies significantly across individuals, perhaps related to "<u>Cognitive Reserve</u>".

Source: Jack et al. Lancet, 2010; Jack et al. Lancet Neuro, 2013.

Clinical / Behavioral Markers for AD

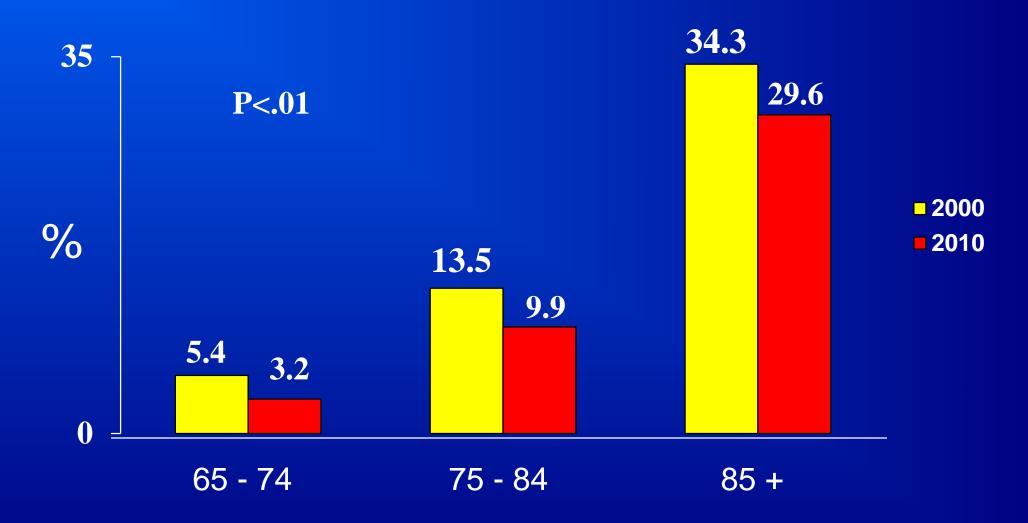
Cognitive testing

- Repeat testing to identify within-individual trajectory most useful
- Informant assessments
- Changes in financial decision-making
- Changes in gait, speech, living space

 GPS, home video monitoring being investigated as ways to identify early signs of AD / dementia

Sources: Langa and Levine, JAMA, 2014; Kaye, Alz and Dem, 2008; Widera et al, JAMA, 2011.

HRS: Dementia Prevalence, by Age



Source: Langa et al. JAMA Internal Medicine, 2017.

Conclusions and Key Issues

- Dementia is a primary driver of LTC demand and costs
- Will increasing dependency ratio for informal care lead to greater demand for institutional care?
- Future of diagnostic markers for dementia risk?
 Accuracy, availability, impact on information asymmetry and LTCi market?
- Future of dementia incidence and treatments?
 Trends in CRFs (obesity, diabetes, hypertension)?
 New drugs for prevention (solanezumab)?