

# Longevity *at* Home

A Home Care Planning Guide



[HomeCareAssistance.com](https://www.HomeCareAssistance.com)



# Let us help you understand your care options.



*At Home Care Assistance, we are committed to the wellbeing and happiness of the many clients we are privileged to serve.*

We know most people would prefer to “age in place”, or to stay in their homes, rather than move to a care facility. In the past this would have been more difficult, but today there are technology options and service providers who make aging at home an excellent choice for many families.

This guide will help you:

- Identify the care options available to people who prefer to stay home
- Understand the costs of each
- Make the right choice for your unique situation

We hope you'll choose Home Care Assistance, but most of all, we want you and your loved one to be safe and well cared for, living life to its fullest at every step of the journey. In this guide you'll learn about the tools and resources available to you - even if we don't provide them directly. If you still have questions, please don't hesitate to contact us by calling **866-454-8346**.



## Services available in the home

If you or your loved one want to stay in the place that is comfortable and familiar, maintaining as much independence as possible while still getting the assistance necessary for healing and safety, there are many services available to you. Here are some of the choices you have for in-home care. Keep in mind that it's common to need more than one service!

Home care as it is used today typically refers to non-medical services that help a senior live and thrive at home. These services include, but are not limited to, meal preparation, medication reminders, companionship, bathing assistance, transportation, dementia care, transferring and more. Though the majority of caregiver responsibilities include assisting with basic needs such as transferring or bathing, caregivers are also versatile in engaging in activities with the client that keep him or her active and mentally stimulated.

**Home Health Care (sometimes called medical in-home care):** Licensed medical professionals come to your home and provide wound care, injections, or other services that require specialized training. If you have a loved one who is unable to swallow a pill, or who needs an insulin injection to control diabetes, or who is healing from surgery and needs a dressing changed, you will need a licensed home health aide. Medical insurance such as Medicare may cover some or all of the costs associated with home health care, but on an hourly basis, it is typically more expensive than other options.

**Home Care (sometimes called personal care, community care, or non-medical in-home care):** Trained caregivers provide non-medical assistance such as help with dressing or bathing, tidying up or doing laundry, cooking nutritious meals, assisting with hobbies like scrapbooking or gardening, or even just being there for a client as a companion. Caregivers can accompany a client to medical appointments, take them grocery shopping or walk with them in a nearby park. While caregivers may not be licensed medical professionals, the agencies who hire them may be subject to state regulations which can limit the tasks caregivers are able to perform. For example, in many states caregivers may

remind a client that it's time to take his or her medication, but the client must be able to actually take the pills him- or herself. While home care is less expensive than home health care on an hourly basis, it is not usually covered by medical insurance like Medicare. It is, however, usually covered by long-term care insurance.

**In-Home Physical Therapy:** A new service gaining in popularity is to have physical, occupational, or speech therapists visit the patient in his or her home, rather than requiring that the individual come into an office. Like home health care, the people who provide these services are licensed professionals with specialized skills, so they usually don't do other care tasks. Medical insurance may pay for in-home physical therapy.

**Hospice Care:** Hospice is a specialized service for those who are approaching the end of life and choose to have their medical care focused on comfort and quality of life rather than invasive medical treatment. Medical insurance will often cover hospice care if a patient has less than six months to live.

**Family Care:** If you have a family member with the ability to take care of you in your home, this can be a wonderful situation as you can maintain familiarity and comfort, but it also puts a significant burden on the family member who provides the care. Family members may not have formal training in the best way to perform certain caregiving tasks, so sometimes the quality of care suffers. Supplementing care provided by a family member with professional assistance is often a great solution.

## Which care option is right for us?

	Home Health	Home Care	Hospice/PT	Family Care
My loved one is recovering from a significant medical procedure and needs specialized care.	★★★	★★	★	
My loved one is coming home from the rehab facility, but is still not 100%.	★★	★★★★	★★★	★★
My loved one is physically fine, but forgets things and I'm worried.		★★★		★★★
My mom can't drive anymore, so she spends all day sitting in front of the TV and is getting depressed and not eating.		★★★	★	★★★★
My dad is caring for my mom and he's exhausting himself but won't accept help.		★★★		★★
Mom is so frail that one fall would send her to the hospital.		★★★	★	★★★★
We've decided the treatment is worse than the disease, so Dad is coming home where we know he'll be happy and comfortable.	★	★★★★	★★★★	★★
My loved one is in an assisted living, but she has wandered off twice, and fell when she was getting up to go to the bathroom at night.		★★★		



## What should I do if I need home care?

If you or a loved one needs assistance with personal care or tasks around the house, home care is a great solution. Again, you have several options available for bringing someone in to assist, including:

**Private Hire:** Hiring a private caregiver from a local help wanted ad or a personal reference can seem like an attractive option, as it is typically less expensive on an hourly basis compared to an agency. However, with hiring private comes the burden of being the caregiver's employer, including tax considerations and abiding by local employment laws such as paying unemployment wages to dismissed caregivers. You're also putting yourself at risk financially since private caregivers are not bonded and insured. If a private caregiver strains his or her back while caring for your loved one and takes you to court, your family could face significant legal costs. And, if the caregiver gets sick or goes on vacation, you have to find a replacement worker yourself.

**Home Care Agency:** Although out-of-pocket costs can seem higher, an agency assumes all responsibility for employing each caregiver, matching caregivers with clients, managing their schedules, making sure they have the necessary skills to provide appropriate care services, and consistently monitoring quality throughout the length of service. If a caregiver gets ill or doesn't get along with the client, the agency will provide a replacement caregiver right away. Since agency caregivers are bonded and insured, you are not liable for anything that would happen while they're in your home.

**Family Caregiver:** If you have a family member who is able to provide care, this can be the most comfortable option. Family members often have other responsibilities, however, and shouldering caregiving tasks can cause stress and burnout. A family member's lack of formal training and experience may also prevent you or our loved one from receiving the best possible care.

## Which home care option is right for us?

	Private Hire	Agency	Family
Mom is high maintenance and has kicked out two caregivers already.	★	★★★★	★★★★
I'm still working in a demanding career and need to know that my parents have someone with them who I can trust and is totally reliable.	★	★★★★	
I have significant assets and worry about having someone I don't know in the house.		★★★★	★★★★
I wish I had enough money to pay for the best care, but unfortunately I realize I'll have to compromise on care quality for affordability.	★★	★★★ <sup>(1)</sup>	★★★★
I ran my own business for years so I'm comfortable with employment practices, and I know someone already who is looking for work.	★★★★	★★★ <sup>(2)</sup>	

(1) You may find an agency surprisingly competitive with private hires in some markets.

(2) Even those willing to take on employment for a caregiver may find benefits in having someone else responsible for ongoing supervision, training, and management.

## What about Assisted Living?

Many people considering hiring a caregiver to come to their home are also evaluating making a move to an Assisted Living Facility or other senior housing option. While this can be a good choice for some families, it does

mean uprooting the older person from their familiar environment and moving him or her to a place where their individual desires may take second seat to the community routine. Things like meal times or activity choices may be different than what the person prefers. And while the cost of a facility may be less than hiring caregivers for around-the-clock care, be sure to get a professional assessment of the amount of care your loved one will need. Many families find that even though their loved one is living in a care facility, they still have to hire a personal caregiver because the aides working at the facility are stretched too thin to provide the level of care their loved one requires.

## Which housing choice is right for us?

	Home Care	Senior Housing
My loved one prefers to keep things the same and in an environment in which he/she is comfortable.	★★★★	★
My loved one needs help now, but we're hoping she makes a full recovery and won't need so much help in the future.	★★★★	★
My loved one is so frail that he can't be by himself at all.	★★★★	★ <sup>(1)</sup>
Mom is very sociable, and wants friends around all the time. She hates being by herself since Dad died.	★★	★★★★
My husband's Alzheimer's is so advanced that he must be in a locked area. He needs around-the-clock supervision because he gets combative, especially at night.	★	★★★★

(1) Most senior housing communities do not provide around-the-clock supervision; while they do have staff on duty they are not necessarily in contact all the time with all residents, and rely on call buttons to identify care needs. Many families have to hire additional caregivers to supplement.

# Hiring an In-Home Care Service

Hiring a home care agency is a big decision! Make sure agency personnel answer any questions you may have to your complete satisfaction. It may help to write down your questions beforehand. Here's our list of questions to ask the agency and the caregiver, but feel free to add in your own.

## Questions for the Agency:

- ① How does your agency choose its caregivers?
- ① What are your agency's staffing procedures?
- ① What is the agency's legal responsibility?
- ① What makes your agency stand out?

### ***HELP! This is overwhelming!***

If you're struggling to find the right care for your loved one, you may wish to consult an Aging Life Care Professional. These professionals can act as guides and advocates for you and your loved one through the aging process, including arranging for care, establishing financial or legal arrangements for seniors, and interfacing with the medical team. For more information on Aging Life Care Professionals, please contact the Aging Life Care Association (ALCA) through [www.aginglifecare.org](http://www.aginglifecare.org).

**AGING** (life) CARE<sup>®</sup>  
ASSOCIATION

## Questions for the Caregiver:

- ① How long have you been a caregiver?
- ① Why did you pursue this career?
- ① What is your previous employment history?
- ① Were you ever dismissed from a position? Why?
- ① Do you have any credentials, special skills, training, education history, or awards that you can share with me?
- ① What is the most rewarding and frustrating aspect of your job?
- ① Are you comfortable with providing the following tasks: [fill in based on your needs, e.g. driving, cooking, cleaning]?
- ① How do you respond to stressful situations?
- ① Do you like to engage in conversation or do you prefer quiet time?
- ① My [loved one] enjoys [activity, food, hobby], is this something you could help him/her continue?



## Is home care covered by Medicare or insurance?

Unfortunately, Medicare\* does not cover non-medical home care services. Medicare will only cover home health care from a certified home health agency; to be approved, an individual must be homebound and have a demonstrable medical need. Those who do qualify for Medicare home health will receive coverage that is very limited in scope, typically two to four hours per week for a short duration. For companionship, lifestyle or other needs, home health agencies refer seniors to home care, especially if the individual has extensive needs requiring full-time care.

Traditional health insurance does not cover home care but long-term care insurance does. A major long-term care

insurance provider such as John Hancock or Genworth Financial can offer you more information about long-term care insurance policies and their coverage. There are many different options and policies that can be designed for an individual's particular situation, so a conversation with an expert is recommended. A reputable home care agency should process your LTC insurance claims for you, but be sure to ask.

Some military veterans may be entitled to certain pension benefits to cover non-medical home care services. For more information, contact the Veterans Administration or a certified elder care attorney.

\* Government health benefit for seniors. For more information on U.S. benefits, visit [medicare.gov](https://www.medicare.gov). For more information on Canadian benefits, visit [www.hc-sc.gc.ca](https://www.hc-sc.gc.ca)





# About

## Home Care Assistance

At Home Care Assistance, we provide customized care to older adults so they can live happier, healthier lives at home. We champion the needs of seniors with a positive, empowering approach to aging that celebrates independence, dignity and quality of life. Our caregivers receive exceptional training, support and resources to deliver an unmatched care experience.

### High Quality Care

We go above and beyond to deliver concierge-level care for clients who want, and expect, the very best for their aging loved ones.

### Committed to Our Clients

We believe the best way to deliver exceptional care is to focus on building long-term, trusting relationships between caregivers, seniors and their families.

### Elevated Quality of Life

Our Balanced Care Method™ emphasizes healthy mind, body and spirit. We believe that with the proper care, we can help older family members live happier, healthier and more fulfilled lives.

### Trusted Care Expertise

We are experts in all aspects of home care, from family dynamics to nutrition, around-the-clock care to dementia. And we train our caregivers accordingly.

### Total Peace of Mind

We understand the trust you place in us, and do everything possible to ensure that the home care experience is worry-free for all concerned.

### Connected in the Community

We are the trusted partner of reputable care professionals in the communities we serve. We pride ourselves on connecting our clients to the care solutions they need - even if it's outside our service offerings.



866-454-8346

[HomeCareAssistance.com](http://HomeCareAssistance.com)