

# Understanding Home Care

## Things to Know Before Hiring a Home Care Agency



### ***Introduction***

As health issues arise in parents or other loved ones, or simply with the effects of the normal aging process, family members begin to realize that their loved one may need some assistance just to get through the day or week. Initially a child or other family member may be able to provide the assistance and care that is necessary, but eventually the amount of assistance required can become too great. Family caregiver stress and fatigue can make everyone involved miserable. Family members may have other responsibilities to their own immediate family or to their jobs, or they may live too far away to realistically provide sufficient care on a long term basis. Whether you live down the street or in another state or country, options for other forms of care will need to be considered. Choosing to have a professional home care provider bring home care and personal care services into your loved one's home can lead to better quality of life for everyone. This guide will help you make the right decision about home care for your loved one.

### ***In this guide you will find***

- How to ensure high quality home care
- How to talk to a loved one about home care
- What services come with home care
- The difference between home care and home health care
- How to pay for home care
- What many home care companies may not do that they should



## How to ensure high quality home care

High quality home care is out there, but finding it can take time and effort. In order to identify and maintain high quality care, you will want to:

**Research the provider and seek out referrals:** Not all home care providers are equal. In contacting potential home care agencies you will want to address many questions about services, costs, protections, training and care. If you do not already know someone who used the services of that agency, you may want to ask for a referral from a current or past client. Depending on the type of care your loved one needs, some questions that should be addressed to the potential provider include:

- **Services:** What services do you provide? What types of personal care services do you offer? What types of housekeeping services are included? What types of meals can caregivers prepare? Can caregivers assist with transportation, and, if so, do they use their personal vehicles or the senior's vehicle? Do you have caregivers who specialize in dementia care or Alzheimer's care? What is the minimum number of hours in a shift? Do you provide 24 hour care? What about 24 hour phone service coverage? Do you do an initial in-home assessment and is there any cost associated with it?
- **Caregivers:** Do you allow family and the individual getting care to review Caregiver Biographies to select and get to know the caregiver(s) before they begin providing services? What communications systems are there between agency, caregiver and family? Is there a written plan of care? Is there a system for tracking arrival and departure times of caregivers? Is there backup coverage if a caregiver cannot come to work for any reason? How quickly can a caregiver be placed in my loved one's home? Does your agency make use of technology for times when a caregiver is not in the home?
- **Training and Supervisory Visits:** What type of training and orientation are required initially? What ongoing training opportunities are available to caregivers? Do supervisors make periodic home visits?
- **Protections:** Do you carry liability insurance? Are you bonded and insured against theft? Are background and driving record checks done on all employees? Are employees protected by Worker's Compensation coverage? Are HIPPA compliance policies, code of ethics, and client rights information available?
- **Costs:** What are the costs? Where and how are rates and services spelled out? What forms of payment do you accept? Are there any services you provide that are covered by health insurance, Medicare, long term care insurance or other programs? What is your mileage reimbursement rate for transportation services?

Ultimately, after researching everything you can think of and absorbing all you have learned, you may need to trust your instincts in choosing the home care provider you trust most.

**Communicate with the caregiver, the agency's management staff and your loved one:** Even after you make a decision and your loved one is receiving care, you will need to stay as involved as possible to ensure quality home care. Ideally you have found an agency that provides excellent communication with family members and provides a vehicle for ongoing communication with the agency and the caregiver so information can be freely exchanged back and forth. This will help your relative receive the best possible care and make sure nothing has been overlooked.

In addition to communication with the agency, it is essential to communicate with your loved one whenever you can, especially in the beginning, to make sure everyone is comfortable with the quality of care provided. Your loved one may not be used to communicating with a caregiver initially and, until they get to know their caregiver and get used to the idea of home care, they may be reluctant to bring up or ask for help with certain issues. By checking in regularly you can talk to and listen to your loved one to confirm they are adjusting as well as possible. If you are able to check in on your loved one in person, you can also confirm that he or she appears comfortable and well cared for - and that your loved one and the home are clean and safe.

## How to talk to a loved one about home care

Most family members do not look forward to having to bring up the issue of a loved one needing home care assistance, but if done gently and with love, it can actually be a conversation that brings everyone closer together and promotes ongoing dialogue. In initiating a conversation there are a few things to consider:

**Begin a conversation before a drastic need for change is imminent:** There are many reasons to have a conversation sooner rather than later. An early conversation allows your loved one to express priorities, wishes and needs before decisions have to be made. It can open up a dialogue if a relationship has been strained in the past, which can help ease discomfort and build trust before decisions need to be made. It can also allow the senior to express love and appreciation before mental or physical deterioration makes it difficult or impossible, which can greatly benefit family members who might struggle later in the

process. An early conversation also allows practical information to be exchanged in the event that the senior has already made plans or purchased protections such as long term care insurance. Your loved one may also be able to provide contact information of individuals who have helped prepare legal, financial or medical documents. Initiating the conversation in advance of a need for action can help everyone be more relaxed and honest since the need for a final decision is less imminent.



**Listen and set up conditions for an ongoing dialogue:** Ideally, a conversation about home care decisions should be a dialogue. Listening carefully to the hopes, needs and fears of your loved one is important. Even if your loved one's desires are unrealistic, they should still be listened to and respected. All affected parties should be able to express their feelings, concerns, and ideas and share any research or information that they have. The senior should have as much input and control as safely possible in making decisions, and taking initial small steps that the senior feels they have control over can help prepare the way for larger steps later on down the road. Children or other family caregivers also need to realistically express their own limitations to help their loved one begin to understand that outside help may eventually be needed. Since dialogue will need to be ongoing, it may be helpful to set up a timeline and parameters for future conversations and keep notes on any decisions made, contact or insurance information provided, or hopes, fears or needs expressed.

## ***What services come with home care***

A wide variety of services can be considered a part of home care. You will want to check with each home care agency you contact to confirm which services they offer.

**Personal Care Services:** Personal care services usually include things like bathing, grooming, mobility assistance, toileting, medication reminders, feeding and dementia care.

**Companion Care Services:** Companion Care services generally include meal preparation, light housekeeping, laundry, transportation, grocery shopping, errands and companionship.

**Other Services:** Depending on the agency, other services offered may include post-surgery care, hospice support, home care assistance for new mothers or other non-seniors, regular phone checks, personal alert systems and medicine monitoring to supplement caregiver services.

## ***The difference between home care and home health care***

Although some people and agencies use the terms interchangeably, there is actually a difference between home care and home health care. Many agencies only offer one type of services, so you will want to make sure the agency you select has the services you need.

**Home care vs. home health care:** Unlike a home care agency which provides assistance with daily living activities such as cooking, housekeeping, companionship, bathing, toileting and grooming, a home health care agency provides skilled nursing care services. Home health care services include rehabilitative, therapeutic and assistive home health care in addition to short-term nursing care. Home health care services are administered by health professionals including physical therapists, occupational therapists, medical social workers, registered nurses and home health aides. Some agencies that provide home health services may also provide some home care services such as cooking, housekeeping, and personal care services.

## ***How to pay for home care***

Although most home care services are paid for by private payment, VA Benefits or Long-Term Care insurance, there may be other options to consider:

**Medicare:** Unfortunately, although Medicare may pay for some home health care costs if very specific criteria are met, it generally does not cover home care services. Additionally, Medicare was never intended to cover long term in-home health care, so even if your loved one is getting home health services that qualify, they may not be covered on a long term basis. Medigap policies – policies designed to cover the gap between what Medicare covers and the health care expenses seniors may actually have – generally do not cover long term care or home care either. You will want to check with the home health care providers you are considering and evaluate the specific Medicare coverage for your loved one to determine what might be covered before making any decisions.

**Health or Disability Insurance:** Like Medicare, most health insurance policies do not cover home care services or long term home health care. If a health insurance policy covers anything, it likely only covers skilled, short term, medically necessary care. Disability insurance does not cover medical care, long term care or benefits for anyone over the age of 65.



**Long Term Care Insurance:** Long term care insurance usually covers care for assistance with daily living activities, including home care services, up to a certain preselected daily limit. Daily living activities usually include things like eating, bathing and getting dressed, though the types of services covered can vary by policy. The type of policy purchased determines which services are covered and the amount of coverage. This type of insurance can cover care at home, at a community organization or in a facility. It is important to purchase long term care insurance before it is needed as once the person is already in poor health or using services, they may not qualify. The cost of a long term care insurance policy is usually based on the health and age of the individual when the policy is purchased, and the amount of maximum daily, yearly and lifetime benefits.

**Life Insurance:** Life insurance plans may offer options to help pay for long term care. Some combination policies cover both loss of life and long term care. Other policies may allow for all or part of the death benefit to be converted to cover the costs of long term care. There are many different life insurance policies and ways to use life insurance to pay for long term care <http://longtermcare.gov/costs-how-to-pay/using-life-insurance-to-pay-for-long-term-care/> which can be investigated if the individual has life insurance or before the individual gets sick.

**Private Pay Options:** Unless the person has long term care insurance, most home care is paid by family members or the individual him or herself. Individuals and family members may make use of reverse mortgages, annuities or trusts to help with long term care costs. Most home care agencies accept standard forms of payment including credit cards, but some may only accept check or cash, so you will want to check with the home care agency you are considering regarding forms of payment accepted.

**Home Care Agency Caregiver vs. Independent Caregiver:** It may appear that hiring an individual independent person as a caregiver is less expensive than hiring an agency caregiver. However, there are hidden costs associated with hiring independent caregivers including needing to pay taxes and for worker's compensation coverage. You also probably would want to pay to do background checks, something many agencies have already done. Independent caregivers also have no supervision, monitoring or oversight, and may not have training specific to the tasks your loved one needs. Also, if an independent caregiver is sick, not available or no longer wants to work, you are forced to begin the hiring process all over. An agency has available caregivers to step in at a moment's notice and a management team to ensure consistent quality care.

## ***What many home care companies may not do that they should***

Since not all home care companies are the same and regulation varies by jurisdiction, you cannot assume that every agency will do everything they should. Some things certain companies may not do that they should include:

**Home care companies should conduct background checks:** You might assume that all home care agencies do background checks and driving record checks on all employees, but you shouldn't. When contacting home care agencies, be sure to confirm if they conduct background and driving record checks on caregivers.

**Home care companies should have good insurance policies:** In this day and age, you would assume all home care agencies carry good insurance including liability and theft protection, but amazingly some do not. You will want to confirm that the agency you are using carries liability insurance and is bonded and insured against theft. Simply ask for a Certificate of Liability Insurance.

**Home care companies should provide ongoing training:** No matter how good and kind-hearted a caregiver is, if the caregiver is not properly trained, your loved one is probably not getting the best quality care. You will want to know what kind of orientation and training caregivers receive when they start and what ongoing training opportunities are provided and required of caregivers. The amount and quality of ongoing training provided to employees also shows that a company is investing in its caregivers, which can affect caregiver morale and their commitment and attitude toward providing care to your loved one. Ask to review the home care agency's training curriculum.

## ***Conclusion***

A home care agency can provide services to improve the quality of life for seniors and others receiving care. With research, effort and care, you can find the right home care agency for your loved one. Golden Heart Senior Care strives to provide consistent quality home care and to keep your loved one safe and independent at home, for as long as possible. If you would like more information on home care services provided by Golden Heart Senior Care, please contact us at: 937-985-4911, or visit [www.GoldenHeartOhio.com](http://www.GoldenHeartOhio.com)

