

Understanding Home Care Agency Options

As people age, the desire to remain in their homes, close to family, friends and familiar surroundings, deepens. However, the ability to remain totally independent within one's own environment often diminishes. Millions of Americans spend part or all of their day assisting and caring for family members or friends who need help to stay in their homes. Often, however, paid outside help is needed to supplement this care because of the caregiver's responsibilities for children or work outside the home. Americans presently spend over \$40 billion annually on home care, allowing loved ones to remain at home and "age in place." If you or someone you know is looking into home care for a relative, or may soon be in that position, here is some information that may help make the process more manageable:

- Determining the individual's care requirements. Will there be a need for hands-on care such as bathing, dressing and toileting? Are there cognitive issues that will require a different type of care? Are there financial restrictions? Is the individual willing to receive help? Write down the answers to these questions, along with the estimated amount of time and number of days that a caregiver will be needed. When you call a home care agency, you will want to have this information at hand. If you require help making these assessments, check with a nearby senior center. They often have social workers who can perform assessments or direct you to someone who can, such as a geriatric care manager. This is a professional who specializes in assisting older people and their families in making long-term care arrangements. They can do in-home assessments, develop care plans and monitor services.
- Identifying the type of care that is required. Custodial or supportive care is usually provided by paraprofessionals—home health aides, home care aides and nursing assistants who provide hands-on care to people in their homes, nursing homes or assisted living facilities. Custodial care includes assistance with bathing, dressing and mobility, as well as transportation, light housekeeping and similar tasks. Skilled care is usually provided by health care professionals, such as registered nurses, licensed practical nurses or therapists, under the direction of a physician. Most often, skilled care is needed after a person has been hospitalized due to a fall or other medical condition. Discharge planners and social workers assist in the coordination and arrangement of these services, which may include some care from certified nursing assistants if they are included as part of a skilled plan of care.
- Contacting an agency. Every state has the authority to license and regulate its home care agency system. As a result, there are often variations in licensure requirements and regulations from state to state. The exception is Medicare-certified agencies, which must also comply with federal regulations. If care is to be covered under Medicare, it must come from a Medicare-certified agency.
- Paying for care. While many older adults count on Medicare to cover their home care needs, the reality is that Medicare will only cover home care costs if an individual has a skilled need and meets specific Medicare criteria. It will not cover ongoing long-term care services. It is important to know that custodial care is not typically covered by Medicare or most private health insurance. Funding for custodial care must often come from [blue water homecare](#) personal resources. The local Area Agency on Aging is a good place to check for programs or services for which an individual might qualify. One good source of information is a free booklet from the MetLife Mature Market Institute called "Understanding Home Care Agency Options." It's part of the "Since You Care" series of guides, created in cooperation with the National Alliance for Caregiving. It includes advice, resources and checklists.

