
C HOME CARE OPTIONS



Home care is an increasingly popular way for seniors to receive medical care and assistance with daily living. Home care allows seniors to remain at home, even though they are unable to care for themselves and do not have family members to provide full-time care. Since home care is most needed at times when it can be difficult to make major decisions, it is best to know the types of care that are available before you need them.

TYPES OF HOME CARE SERVICES

Services that can be performed in the home vary from assistance with bathing, dressing, cooking and light housekeeping to physical therapy and skilled nursing care. Before using any agency or company, be sure to check with the state to see if it is insured and licensed. To be eligible for Medicare or Medicaid coverage, the agency must be certified as meeting standards set by the U.S. Department of Health.

HOMEMAKER AND HOME CARE AIDE AGENCIES (also called personal care, home attendant or chore worker services) offer non-medical services to seniors in their homes, such as bathing, dressing, cooking and housekeeping. Homemaker and home care aide services are usually not covered by Medicare, unless skilled nursing services are also being provided. For those with limited assets, Medicaid will sometimes help pay for homemaker services. There are also some publicly sponsored programs that cover homemaker services for eligible seniors.

HOME HEALTH AGENCIES provide a variety of medical-related services from skilled medical care and physical therapy to assistance with daily living. These services are provided through physicians, nurses, therapists and home care aides. For cases in which an individual requires different types of care from more than one specialist, home health agencies coordinate a caregiving team to administer the needed services. These agencies are generally the most reliable and comprehensive sources of assistance. Medicare, Medicaid and private insurance provide coverage for these services if the care is medically necessary and the individual meets specific coverage criteria.

REGISTRIES serve as employment agencies that match seniors with a variety of home care workers and services for a fee. The senior or the senior's family is responsible for reference checks, payroll and supervision. A separate record-keeping company can be hired to assist in issuing checks and handling the reporting and W-2 forms for a minimal weekly fee. Unlike an agency or care manager, a registry does not automatically provide backup or emergency care, unless you ask for it in writing. Generally, the senior or senior's family pays the home care worker directly and then files for possible reimbursement from his/her insurance company.

INDEPENDENT PROVIDERS are nurses, therapists, home care aides and homemakers who are privately employed by seniors or their families. When looking for an independent provider, spend time talking to the person face-to-face. Ask about the person's experience and ask for at least two references. The senior or the senior's family is responsible for handling payroll taxes. Generally, the senior or the senior's family pays the home care worker directly and then files for possible reimbursement from his/her insurance company.

PHARMACEUTICAL AND INFUSION THERAPY COMPANIES provide drugs, medical equipment and professional services to individuals receiving medical or nutritional therapies through specially placed tubes. Pharmacists employed by these companies prepare solutions and arrange for delivery to seniors' homes. Nurses are also sent to seniors' homes to teach self-administration. Some of these companies operate as home health agencies. Medicare, Medicaid or private insurance usually covers these services. Prior authorization for these services may be needed to qualify for coverage.

DURABLE MEDICAL EQUIPMENT AND SUPPLY DEALERS provide seniors with products ranging from respirators, walkers and wheelchairs to catheter and wound care supplies. These dealers also employ staff who deliver, install and instruct patients on the proper in-home use of these products. These dealers usually do not provide nursing care for patients, but there are exceptions. Durable medical equipment and supplies are usually covered by Medicare, Medicaid or the senior's insurance. Prior authorization for these services may be needed to qualify for coverage.

HOSPICE SERVICES are available to seniors who are terminally ill and have a limited life expectancy. Hospice care involves a team of skilled medical professionals and volunteers who provide comprehensive medical, psychological and spiritual care for the terminally ill within the patient's home. Hospice care is covered by Medicare if a physician determines the illness to be terminal and the life expectancy is six months or less. Coverage for hospice care is also available through Medicaid and many private insurance plans. Most hospices also provide free services to individuals who have limited financial resources.

WHERE CAN I FIND THESE SERVICES?

Doctors, hospital discharge planners and geriatric care managers can assist seniors and their families in making home care arrangements. Geriatric care managers are health care professionals who assist families in dealing with the challenges associated with caring for the elderly. In addition, home care services are provided through community organizations at a low cost or free of charge. Contact your local Area Agency on Aging for more information on these services.

FINANCING

Home care services are typically paid for through private sources, although Medicare and Medicaid may be used in some circumstances. In addition, some states have independent programs that help finance home care. Consider consulting a professional, such as a geriatric care manager, to discuss the financing of home health care.

MEDICARE is a federal insurance plan primarily for Americans over 65 that covers a percentage of hospital care for 150 days, nursing home care for 100 days and limited home care. Medicare may cover home care if the senior is homebound, under a physician's care, requires medically necessary skilled nursing or therapy services, and meets a significant list of strict criteria. The care must be provided by a Medicare-certified home health agency to be eligible for coverage. Hospice care is also available through Medicare if the senior is terminally ill and has a life expectancy of six months or less. Contact your local Area Agency on Aging for more information.

MEDICAID is a medical assistance program financed by federal and state governments for individuals with limited assets. Medicaid was primarily designed to cover nursing home care. Medicaid also pays for limited home health care, personal care services and community services, depending on the state in which you live. In addition, hospice care is covered under Medicaid in most states. Usually, the care needs to be provided by a Medicaid-certified agency to be eligible for coverage. Contact your local Area Agency on Aging for more information.

LONG-TERM CARE INSURANCE is private insurance designed to cover long-term care costs. Purchasers of long-term care insurance should be aware that not all policies include coverage for home care services. If the policy does cover home care, find out what requirements there are to qualify for coverage. When choosing a long-term care policy, ask how much the plan pays for each home care visit, if there a maximum number of visits covered per week or per lifetime, and if the policy includes inflation protection.

Questions for family members:

To ensure that their loved one's needs are being met, family members should determine:

- Who will find, screen and recruit the home care service providers? Who will monitor the daily activities of the home care worker?
 - Who is responsible for paying the bills, the senior or the senior's family?
 - Will there be one provider or will there be several different services needed for housekeeping, physical therapy, meals, etc.? Who will coordinate these different services?
 - What is the backup system if a home care worker is delayed or doesn't show up? Who is responsible for finding the substitutes?
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RESOURCES

- **AREA AGENCIES ON AGING** –
Call the Eldercare Locator at 800-677-1116 for the nearest Area Aging on Aging.
- **AMERICAN ASSOCIATION OF RETIRED PERSONS (AARP)** –
601 E Street, NW, Washington, DC 20049,
202-434-2277, www.aarp.org
- **NATIONAL ALLIANCE FOR CAREGIVING (NAC)** –
4720 Montgomery Lane, Suite 642, Bethesda, MD
20814, www.caregiving.org
- **THE NATIONAL ASSOCIATION FOR HOME CARE** –
228 Seventh Street, SE, Washington, DC 20003,
202-547-7424, www.nahc.org
- **THE NATIONAL ASSOCIATION OF PROFESSIONAL GERIATRIC CARE MANAGERS** –
1604 N. Country Club Road, Tucson, AZ 85716,
520-881-8008
- **VISITING NURSE ASSOCIATIONS** –
11 Beacon Street, Ste. 910, Boston, MA 02108,
800-426-2547, www.vnaa.org

Individual circumstances vary. Check with the appropriate professional regarding your options.



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