



Family First Home Companions

What Every Caregiver Needs to Know about Hiring In-home Care

Hiring in-home care is not always easy but if it's planned the right way it can be a very successful situation. It gives the older adult the ability to live at home independently and maintain his/her lifestyle in the community, while giving family members the ability to manage their own lives with peace of mind knowing that their loved one is getting the help he/she needs.

Reasons to Hire In-home Care

- Fall risk
- Misuse of medication
- Malnutrition
- No longer drives
- Dirty/Unkempt household
- Poor hygiene/self-care
- Isolation
- Lack of activity



Options in In-home Care

- Home companions
- Home health aides
- Nurse's aides
- Personal care aides
- Respite care
- Voluntary services
- Live-in care

Costs of Home Care

Home companions can cost anywhere from \$17 to \$20 per hour. You can expect to pay mileage reimbursement fees if the caregiver runs errands and provides transportation for your loved one.

Home health aides, nurse's aides and personal care aides can cost anywhere from \$19 to \$23 per hour. Live-in care will cost anywhere from \$170 to \$250 per day.

Funding Assistance

You may be able to have your home care services covered depending on your situation. Find out if your loved one has or is entitled to any of the following:

- Long Term Care Insurance
- Medicare (only for short-term)
- Veteran's Aid and Attendance
- Employee Assistance Programs (through an employer)
- Medicaid
- Reverse Mortgages





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Long term care insurance is insurance that pays for long term care such as, home care, assisted living facilities, adult day programs, and nursing homes. LTC insurance is typically purchased before the recipient actually needs it. A few companies that offer LTC insurance include John Hancock, Genworth Financial, and Mass Mutual.

Medicare is an insurance benefit program through the government available to anyone over the age of 65 or to anyone with end-stage renal disease. Medicare has two parts; hospital insurance (part A) and medical insurance (part B). Depending on where you live you may have different options in coverage. Most people get part A automatically when they turn 65 and they don't have a premium because they or a spouse paid Medicare taxes while they were working. Part B helps pay for doctor's services, outpatient hospital care, and some other medical services such as home health care.

The **Veteran's Aid and Attendance program** is a pension benefit offered to veterans or surviving spouses who are homebound, have limited income, and require the assistance of an aide to help them carry out their activities of daily living. The pension benefit will help pay for the cost of home care, adult day care, and assisted living facilities. The qualified applicant will have completed an application, have served during a period of war (veteran), have less than \$80,000 in liquid assets, have limited income, have a medically documented reason to require assistance at home, and will submit all required documents for proof of income, assets, marriage certificate (surviving spouses), death certificate (surviving spouses), and military service discharge papers.

Employee assistance program are benefits offered through employers for employees that need assistance with things such as child care and elder care. The benefit typically pays for a portion or the whole cost of care so that the employee can continue to come to work. Contact your human resources professional to find out if you have an employee assistance program as part of your health benefits.

Medicaid is available only to certain low-income individuals and families who fit into an eligibility group that is recognized by federal and state law. Medicaid helps pay for community support services such as home health care and long term support services such as nursing homes.

A **reverse mortgage** is a loan available to seniors age 62 and over used to release the home's equity as one lump sum or in multiple payments. The loan is not repaid until the homeowner dies, the home is sold or the owner leaves. Proceeds can be used to help pay for home care services or however the homeowner chooses.

Hiring an Agency: What to Look For

- Agency should be insured and bonded.
- Should be on-call for staff emergencies.
- Should do full background checks on all applicants including criminal, driving, SSN validation, and previous employment.
- If staff drive, agency should have an insurance policy that covers their vehicles.
- Should check on staff in the home.
- Should provide back-up coverage if assigned caregiver calls out sick.
- Should assign appropriate staff to your loved one (i.e. based on experience, qualifications, and background).



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The Agency Partnership

- The agency will provide coverage, quality assurance, and back-up care whenever possible. In the case of severe weather or staff shortages, the family is expected to have their own back-up plan.
- Your involvement is important too!
 - Check in with the caregiver. Tell her when you want something changed.
 - Communicate with the agency when you want something changed.
- Expect down time at times! During the daily shift there will be times when the caregiver has completed all other work and will have down time.
- Make sure the home is safe for both mom and hired caregiver.
- Make only occasional changes to the caregiver's schedule.
- Call in advance for schedule changes.
- Don't cross boundaries with the caregiver. Keep personal and family problems confidential.

5 Tips for Managing Professional Care At Home

1. Keep a journal in the home for caregivers to keep notes on visitations.
2. Make weekly or monthly goals for the caregivers, such as exercises and activities.
3. Keep a chart of daily duties that must be done on the refrigerator.
4. Lay down your house rules upfront.
5. Give positive and constructive feedback.

