

# *What is* Home Care?

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A Guide to Understanding  
Your Care Options



CHAMPIONS OF AGING WELL

# Introduction to Home Care: A Guide to Understanding Your Care Options

While aging is not a medical event and should not be treated as such, your loved ones will be more prone to hospitalization as they age.

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

Through our years of service, we have come across a number of issues that routinely concern families that are evaluating care solutions for an aging loved one. We created this guide to provide you with a more in-depth understanding of the care options available and how in-home care can have a dramatic, positive impact on you and your entire family.

If you are reading this manual, you are probably researching care options for an aging parent or loved one – and if they are among the 89% of seniors with a stated preference to live at home or age in place, you are specifically seeking options that help your loved one receive care in the comfort of home.

You are not alone. There are currently over 70 million family caregivers who provide in-home care for a loved one and millions more searching for care solutions. By the year 2050, there will be over one million centenarians – individuals over the age of 100 – living in the United States and Canada! We don't need to look forward to see the importance of understanding home care; we can also look back, to 1995 in particular. That was the first year in which more people died of chronic disease than of acute disease. Since then, there has been an ever increasing need for services that manage chronic disease, such as non-medical home care, as opposed to services that address acute illness, such as medical or nursing care.

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# What Is Home Care

An understanding of home care options is as critical for the post-hospitalization senior as it is for all other seniors, including those who are homebound, suffering from dementia or chronically frail. In today's medical environment, patients are being discharged from hospitals sooner and more frequently discharged directly to home. In fact, a recent study (May 2011) in the Archives of Physical Medicine and Rehabilitation concluded that after certain hospital-based operations, such as joint replacement, discharge to home is a more effective strategy than discharge to a rehabilitation facility for the vast majority of patients.

The sharp increase in life expectancy and decline in acute medical conditions, combined with a growing preference among seniors to maintain independence and quality of life by living at home, means that home care is becoming a significant component of the aging paradigm. Let's learn more about home care by addressing these common questions:

- What is Home Care?
- What are the Benefits of Home Care?
- What are my Options and their Associated Costs?
- How do I Hire a Home Care Service?

## What is Home Care?

Home care is rooted in the principle that older adults should be free to age at home with the level of care they need to be safe and comfortable. To that end, most home care providers work hard to ensure that their clients are able to live as independently as possible while receiving the care they need to maintain a high quality of life. Our population is aging rapidly, and with an aging population comes an increased need for different care options, particularly when 9 out of 10 older adults have expressed a strong preference to “age in place” or stay in their own homes. In its simplest terms, home care means assistance with activities of daily living and household tasks. Ideally, home care also provides meaningful companionship for older adults and peace of mind for their families.

While it is the oldest form of health care (think house calls before the advent of our modern hospital system), home care was very limited in its scope until approximately two decades ago. Before then, home care was exclusively an interim solution or a short-term service for older adults recovering from hospitalization. Today, home care can serve as a comprehensive alternative to an institutional setting like a nursing home or assisted living facility.

While home care is most commonly introduced as a service to assist aging seniors, it is also a valuable resource when an individual of any age has had an injury, accident or surgery – or is suffering from a chronic illness. Home care can refer to two different types of care:

- 1. Non-Medical Home Care:** Trained caregivers provide support with basic activities and functions and instrumental activities, called Activities of Daily Living and Instrumental Activities of Daily Living.
- 2. Medical Home Health Care:** Licensed medical professionals provide health services such as wound care and injections. 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. The assessment tool below lists some of the most common Activities of Daily Living, or ADLs, and Instrumental Activities of Daily Living, or IADLs, in which caregivers provide support.

CARE NEEDS ASSESSMENT TOOL				
Care Needs	Independent	Stand-By Assistance	Physical Assistance	Totally Dependent
Eating				
Bathing				
Dressing				
Toileting				
Transferring				
Continence				
Ambulating				
Medication Reminders				
Meal Preparation				
Light Housekeeping				
Transportation				

Different regions have individual requirements for caregivers – some require that they be licensed as certified nursing assistants or home health aides whereas others have no such requirement. Though caregivers spend time helping clients with basic needs such as transferring or bathing, caregivers are just as likely to help a client in the garden, drive a client to the store or play a game of cards – activities that keep the client active and mentally stimulated.

A common approach for seniors who do need some medical services is to assemble a team consisting of a licensed medical professional to assist a few hours per week with medical needs and a non-medical caregiver to assist throughout the week and provide companionship.

Home care can be provided part time or around-the-clock. While home care is primarily provided in a residential home, caregivers can also provide assistance to seniors in assisted living facilities, in hospitals, on vacation or in a variety of other settings.

Most reputable home care agencies will work with you and your loved one to conduct a





client assessment and to develop a plan of care. After completing the assessment and refining the plan of care, the agency will select the appropriate caregiver or caregivers, arrange an interview to ensure a personality fit and then place the caregiver(s) in the home on an appropriate schedule.

Often times, family members are not sure when to bring in a caregiver. While non-medical caregivers very frequently are called in to provide support and

companionship for aging individuals who are able to complete all of their ADLs and IADLs independently, there are a number of situations in which hiring a non-medical caregiver is necessary to ensure the safety and wellness of a senior. The checklist below is a useful tool that highlights some of the areas that indicate a loved one may need additional support at home:



## IS YOUR LOVED ONE OK AT HOME ALONE: CHECKLIST

*(Checking any one of the items below can be an indicator that your loved one needs additional help or support in the home)*

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- Messy Home:** One of the telltale signs that an aging individual needs additional support is an unkempt home or living environment. This can include clutter, odors, piled up garbage, loads of undone or unfolded laundry or stacks of dirty dishes.
- Poor Hygiene:** A lack of attention to appearance can be an indicator of declining attention and memory. Signs to look for are disheveled hair, unwashed clothing, body odor and clothing that is unsuitable for the weather.
- Driving Problems:** While many seniors are extremely reluctant to give up driving privileges, frequent tickets, accidents or scratches on the vehicle are signs that a senior may no longer be safe to drive.
- Dramatic Weight Loss or Gain:** A noticeable change in weight (typically, a fluctuation of 10% or more in body weight) can be an indicator that (a) a senior is losing interest in meals or meal preparation, or is making poor nutrition choices and eating only low-quality foods that are readily on hand, or (b) a senior is depressed.
- Isolation:** Seniors may start to notice that once familiar tasks are becoming more and more difficult or confusing. Common reactions to this feeling are to withdraw from loved ones and the community and to limit activities outside of the home.



## What Are My Options?

There are different types of home care services. They can be provided by a non-medical home care agency, a Medicare-certified home health agency, a placement/referral agency, a privately hired caregiver or a family member. These options and what differentiates them may be the most confusing aspect of navigating the waters of home care.

For example, though a family caregiver can sometimes be the most cost-effective decision when caring for an elderly relative, there are a number of downsides including high rates of depression symptoms among family caregivers (40-70%) and lack of

necessary training to ensure the safety and comfort of the loved one.

On the following page, you can read about the Pros and Cons associated with private hires, a family caregiver and established home care agencies. Of course, this should only be considered a guide and caregivers of each type can be wonderful providers and companions for seniors based on each individual's specific circumstances. Still, as hiring a caregiver is a new process for most families, it important to understand the risks and benefits associated with each of the different options so that a well-informed decision can be made when it comes time to choose a caregiver for your loved one.



	PROS	CONS
<b>Private Hire</b>	<p><b>Price:</b> Costs, at least initially, may be lower.</p>	<p><b>Burden of Responsibility:</b> The family or senior is responsible as employer for the private hire and will have to adhere to local employment laws, including paying unemployment wages to dismissed caregivers.</p> <p><b>Liability:</b> Private hire caregivers are typically not bonded and insured.</p> <p><b>Lack of Oversight:</b> If the private hire is unavailable for any reason, the senior can be left alone and the family may not be apprised. Furthermore, there is limited management of the caregiver's time while she is working.</p> <p><b>Lack of Professionalism:</b> Private caregivers typically do not have the same professional standards as caregivers from agencies and there is the risk of abuse of privileges and taking advantage of a senior.</p>
<b>Home Care Agency</b>	<p><b>Liable for Caregivers:</b> A reputable agency will be the sole employer of their caregivers and manage taxes, insurance, liability, etc.</p> <p><b>Caregiver Compatibility:</b> A top agency will hire only the best caregivers and have a team of expertly trained caregivers to match with the senior.</p> <p><b>Experts:</b> The best agencies are up-to-date on trends in health and wellness in seniors and will constantly train their caregivers to provide the highest caliber care for their clients.</p> <p><b>Resources:</b> Reputable home care agencies will have well-defined scheduling and backup procedures so that there is constant monitoring and care management and the senior is never at risk for being left without care.</p>	<p><b>Costs:</b> Many of the top agencies may not accept Medicare or other types of insurance and so the out of pocket costs can be higher.</p>
<b>Family Caregiver</b>	<p><b>Comfort:</b> Knows the senior best and the senior may initially feel most comfortable having a family caregiver.</p>	<p><b>Time Management:</b> Caregiving responsibilities are often added to family, social and career responsibilities for the family caregiver, creating time pressure.</p> <p><b>Extremely high burnout rates:</b> Stress-related physical and emotional impacts such as back pain and depression. Around 55% of family caregivers have symptoms of depression.</p> <p><b>Inexperience:</b> Lack of formal training can prevent the senior from receiving the best possible care.</p>



## How does Home Care Compare to Assisted Living Facilities?

Until a few years ago, assisted living facilities (ALFs) were seen as the primary care solution for aging adults. These facilities were created as an alternative to nursing homes and are typically made up of individual condominiums within a larger community that provides meals, housekeeping, occasional nursing visits and other services. While ALFs are one solution for older adults who are no longer fully independent, they also present significant hurdles to most seniors' preferred way of life. Moving away from the familiarity and comfort of home can have a significant impact on one's emotional and psychological well-being. This emotional strain often leads to physical decline, further loss of independence and diminished quality of life.

When frailty, chronic illness and memory loss make everyday activities a challenge, home care services can provide seniors with the care they need while allowing them to live as independently as possible in their own homes. Home care providers, called caregivers, provide the basic services that facilities do – such as light housekeeping, meal preparation and social activities – but also provide a much more customized plan of care tailored to the status, conditions, preferences, hobbies and lifestyle of the individual. Most important, older adults can choose the caregiver and level of service they need and adapt the care plan as their needs change.

Home care is also a cost efficient alternative to an assisted living facility. Depending on the facility, seniors are sometimes charged

an upfront purchase price of hundreds of thousands of dollars for their living unit and/or ongoing fees ranging from \$2500 to \$12,000 per month. Even in upscale facilities, staff members are spread across residents, meals are mass prepared at predetermined times and there is limited flexibility and variety in the daily routine. In-home assisted living through a home care provider such as Home Care Assistance can provide a more comprehensive and personalized solution at a comparable or lower cost. Caregivers provide one-on-one lifestyle support, personal care and companionship on a flexible hourly or around the clock basis. It's no wonder that home care is the solution that offers the most security and happiness for seniors and the greatest





## What are the Benefits of Home Care?

Home care has many benefits compared to the two most common approaches to senior care – residential facilities and family caregiving. While caring for a loved one can be rewarding, it is often extremely challenging for the untrained family caregiver. There may be several reputable nursing and assisted living facilities in your community but given the ratio of staff to residents, each senior generally has access to 1/10th of a caregiver compared to the one-to-one care offered by a caregiver at home.

You can read about the extensive and diverse benefits of home care in the words of Val J. Halamandaris, President of the National Association of Home Care and Founder of The Caring Institute:

Many have speculated about the greatest legacy of the 20th century. In my view, it is the gift of longevity. Augustus Caesar, credited for the first studies of life expectancy, found the average Roman lived to be 33 years of age. By 1900, 19 centuries later, life expectancy had only been extended 12 years. In the 20th century, it increased by 33 years, with the promise of more sharp gains in the future. While medical science has set back mortality, individuals who live longer lives will increasingly need assistance to cope with their disabilities.

- 1. Home care is delivered at home.** Our home is our castle, our refuge from the storm. When we are happy we go home to celebrate. When we are not feeling well we seek the sanctity of our home and the comfort of being with loved ones.
- 2. Home care keeps families together.** There is no more important social value. It is particularly important in times of illness.
- 3. Home care helps the elderly maintain their independence.** None of us wants to be totally dependent and helpless. With some assistance, seniors can continue to maintain their preferred lifestyle.
- 4. Home care prevents or postpones institutionalization.** No one wants to be placed in a nursing home unless this is the only place where we can obtain the total, 24-hour care that we need.
- 5. Home care promotes healing.** There is much scientific evidence that patients heal more quickly at home.
- 6. Home care represents the best tradition in American health care.** Most health care has always been given in the home. A visit to the hospital is the exception rather than the rule.
- 7. Home care is safer.** For all of its lifesaving potential, some 20% of the people who enter a hospital develop a complication such as an infection. The incidence of such risks at home is near zero.
- 8. Home care encourages freedom for the individual.** A hospital, of necessity, is a regimented, regulated environment. The same is true of a nursing home.
- 9. Home care is personalized care.** Home care is tailored to the needs of each individual. It is delivered one-on-one.
- 10. Home care, by definition, involves the individual and the family in the care that is delivered.** The patient and his family are taught to participate in their health care.

11. **Home care reduces stress.** Unlike most forms of health care, which can increase anxiety and stress, home care has the opposite effect.
12. **Home care is the most effective form of health care.** There is a very high consumer satisfaction associated with care delivered in the home.
13. **Home care is given by special people.** By and large, home care nurses and aides look at what they do as a calling not as a job. They tend to find more motivation from the satisfaction and gratitude of their clients than the monetary compensation they receive.
14. **Home care is the only way to reach some people.** In many of the rural parts of North America or dense urban areas, home care is the only form of health care available. Nurses and aides visit patients in remote areas on horseback or by jeep. In urban areas they may be accompanied by armed guards to bring their healing mission into high-crime areas.
15. **Home care extends life.** Studies by schools of nursing and by government agencies established beyond a doubt that home care extends longevity. The visits by home care personnel help people not only medically but spiritually.
16. **Home care improves the quality of life.** Home care not only helps add years to life, but also life to years. Studies in the US and abroad show that those receiving home care have higher rates of satisfaction with life.
17. **Home care is the most efficient form of health care.** Home care is personalized: it uses the patient's own home, instructs the patient, enlists the patient's family as caregivers, cuts down on expensive travel to hospitals, and minimizes expensive hospital stays.
18. **Home care is less expensive than other forms of care.** The evidence from studies around the world (including massive new studies in Canada), demonstrate that home care is always far less expensive than hospitalization and almost always less costly than comparable placement in a nursing home.
19. **Technology increasingly makes home care the preferred mode of health care delivery.** Telemedicine, a spin-off of the space program, is making tremendous inroads. The Internet makes possible to diagnose, monitor and treat illness at a distance-in patients' homes.
20. **Home care is the preferred form of health care for the infirm and disabled.** Home care is preferred by a margin of 90% over comparable institutional care by individuals who are infirm. Individuals who are facing terminal illness are increasingly electing a form of home care known as hospice.

## Is Home Care Covered by Medicare or Insurance?

Unfortunately, Medicare\* does not cover non-medical home care needs. It 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 2–4 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. 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.

## How do I Hire a Home Care Service?

Finding the right home care service can certainly seem like a daunting task, but knowing what questions to ask when hiring an agency can make the process run more smoothly. This is your opportunity to get to know the agency so feel free to

voice any concerns and ask any questions you may have—a top agency should be accustomed to answering these questions and be committed to ensuring that you are comfortable. The main areas about which you will want to inquire are (1) How the agency screens, hires and trains their caregivers, (2) What the agency's procedures are for scheduling and staffing caregivers, (3) What legal responsibilities the agency covers, (4) What differentiates this agency from all the others.

You can use the Agency Checklist, provided on the following page, as a tool to help you in this endeavor. Once you find an agency that best suits your needs, the next task will be ensuring that the caregiver is a good match. A reputable agency will be glad to arrange a meeting with the prospective caregiver. You can use the Caregiver Interview Guide in this manual as a tool to help in the decision process. Note that this does not include questions about scheduling or conflicts because the agency should be responsible for ensuring that the caregiver's schedule matches your needs.

If you or your family find the process of finding appropriate care a challenge, there are many resources you can call upon. It may be helpful for you to consult with a Geriatric Care Manager, who can act as your guide and advocate in the aging process. Care Managers can assist you in setting up home care or assisted living services, establishing financial or legal arrangements for seniors, and offering professional guidance and care planning. For more information on Geriatric Care Managers, please contact the Aging Life Care Association (ALCA), through [www.aginglifecare.org](http://www.aginglifecare.org).



## AGENCY CHECKLIST

### How does your Agency Choose Its Caregivers?

- What is the process for screening your caregivers? Do you complete a background check (criminal, driving, work permit status and past references)?
- Do you have a minimum for years of caregiving experience for applicants?
- What is the ratio of the applicants you hire to the applicants you interview?
- What is the training procedure for newly hired caregivers? What types of topics are covered?
- Do you offer continuing education training for your caregivers?

### What Are Your Agency's Staffing and Scheduling Procedures?

- How do you match caregivers to clients? Do you guarantee a personality match and offer caregiver interviews? What happens if a senior wants a different caregiver?
- Is it typical to expect the same caregiver each time or do you rotate caregivers?
- What steps do you take to ensure reliable staffing?
- What happens in the event that a caregiver is unavailable or calls in sick?

### What Is the Agency's Legal Responsibility?

- Are your caregivers screened, bonded and insured? Do you employ your caregivers and take care of taxes, withholding and workers' compensation?
- What protections are there against theft?
- What client services, caregiver services and confidentiality forms are used and can you describe the main points of each?

### What Makes Your Agency Stand Out?

- What unique programs/trainings/materials does your agency offer its caregivers, staff, and clients compared with other agencies?
- What types of payments do you accept and what are your billing procedures (is there a contact? cancellation fee?)
- Is the care manager available on-call 24/7? Does he/she perform regular quality assurance visits?
- Is the company a recognized leader in the senior care industry with published books on senior wellness and caregiving?

## CAREGIVER INTERVIEW GUIDE

### Employment History

- How long have you been a caregiver?
- What is your previous employment history?
- Were you ever dismissed from a position? Why?
- Do you have any credentials, training, education history, awards you can share with me?

### Caregiving Background

- Why are you a caregiver?
- What is the most rewarding aspect of your job?
- What is the most frustrating aspect of your job?
- What special skills do you have that you think will be useful for this case?
- Are you comfortable with providing the following tasks: [fill in based on your needs, e.g. driving, cooking, cleaning]?

### Personality Matching

- How do you respond to stressful situations?
- Would you consider yourself a patient individual?
- Do you like to engage in conversation or do you prefer quiet time?
- Do you have any hobbies or interests?
- My [loved one] enjoys [activity, food, hobby], is this something you could help him/her continue?

# 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**





## OUR MISSION

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