

# Shopping for Home Care: Information You Need to Know

## Who Is Eligible?

Home care comes in a variety of offerings from government subsidized to free market, privately paid services. Anyone is eligible for home care services for which one pays a fee, sometimes called private duty home care or private pay home care. A professional home care agency will come into the home first, before services are started, to perform an assessment and help determine the right amount of care for that person's specific needs. A personal plan of care is standard and is also the result of that first step when assessment for care is completed. Although most people prefer to remain in their own homes, it may be determined that care in a facility is more appropriate for the particular situation. This will depend on the physical and mental capacities of the person needing care, the support system in place to provide ancillary services, and the person's ability to pay for services.

## Who Pays for Care?

There are many different sources to help pay for care, including federal veteran's benefits, Medicaid, some long-term care insurance policies, worker's compensation and some local disease support and advocacy organizations. Eligibility does come into play if you are looking for help paying for care from any source other than private funds. Elder law attorneys and estate planners can be very helpful when planning for the payment of long-term care.

## What About Medicare?

It is a common misconception that Medicare will pay for long-term care needs, when in fact the opposite is true. Medicare is health insurance coverage provided by the United States government for people over age 65 that covers skilled medical care; it does not customarily cover assistance with daily living activities such as bathing, dressing and grooming. Some benefits may be available for short-term home health care, but only if certain conditions are met.



## Registry/Private Hire vs. the Home Care Agency

Although hiring a caregiver privately or through a registry may seem more affordable than a professional agency at first glance, there are hidden costs and risks associated with the private hire and registry.

**Tax Issues/Worker's Compensation:** A professional agency employs its caregivers and is responsible for all worker's compensation and Social Security, unemployment and payroll taxes for its employees. When hiring privately or through a registry, you become the employer and are required to pay for all of those items. Additionally, with the private hire or registry model, you would be held liable for any work-related injury that occurs on the job. This can include the cost of all medical expenses and any disability payments that might become applicable.

Even if the caregiver represents himself or herself as an independent contractor, it is your responsibility to make sure this is actually the case, as oftentimes the caregiver will not meet the legal criteria as an independent contractor, in which case the tax and worker's compensation responsibilities will be yours.

**Supervision:** Unmonitored, unsupervised care means a greater chance that care providers can exert undue influence on a frail person for personal financial gain, or the possibility of emotional or physical abuse. A professional agency will provide routine supervision and care monitoring.

To help determine if a company is a registry or a professional agency, be sure to ask the company if their caregivers are employed by the company, if they cover worker's compensation for their caregivers and if they monitor and supervise their caregivers.

## Assessing Needs

With a professional home care agency, you don't need to worry about determining what services are best for a particular situation. Before the start of care, the agency will come into the home and ask several questions in order to come up with a care plan that is personalized to the situation and suits the specific needs of the person needing care. The agency will also work with the client's physician, or others in the care team, and help coordinate other care services as needed.

## Who Manages the Care?

A professional home care agency will have a supervisor, oftentimes a nurse, who will perform regular check-ins and update the care plan as needs change. Many clients also work with a professional geriatric care manager to assist with coordinating care and serving as the client's advocate.

## Care Transitions

Care needs can change from basic assistance with daily activities and personal care to skilled healthcare to rehabilitative care and back to basic assistance. A professional agency can help make these care transitions as smooth as possible, making recommendations, coordinating care needs and assisting with the transitions.

**For further helpful resources on in-home care and care-related issues, visit [ContinuumCare.com](https://www.continuumcare.com) or call us at (314) 863-9912 or (636) 861-3336.**