



STAGES of SENIOR CARE

Your Step-by-Step Guide to Making the Best Decisions | *by Paul and Lori Hogan*

Chapter 7: At-Home Care

Home care combines health care and supportive services to help homebound persons continue living at home safely, comfortably, and as independently as possible. The hours, types of services, and level of care provided are determined by the health and needs of the care recipient and the primary family caregiver. Nonmedical home care services include companionship, light housekeeping, meal preparation, medication reminders, errands, and shopping.

Advantages

- Provides individuals needing care with dignity and independence
- May help prevent or postpone hospital or nursing home care
- Allows maximum freedom and comfort for the individual
- Offers individualized care tailored to the needs of the senior and family
- Provides professionally supervised services
- Supports families while keeping them together

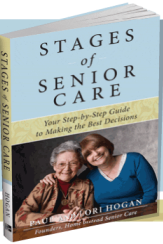
Disadvantages

- Standards and practices vary among nonmedical home care companies
- While more and more long-term care insurance companies are covering this option, it is still primarily private-pay, and costs may be prohibitive for some

Choose This Option If

- Senior is functional on all activities of daily living (ADL), although many nonmedical companies are licensed to provide personal care
- Only limited assistance is required by senior
- Senior is mobile and able to benefit from staying at home





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Average Costs

- \$15 to \$25 an hour depending on geographic region and size of community

Resources Available

- U.S. Administration on Aging's Eldercare Locator, eldercare.gov
- National Private Duty Association, privatedutyhomecare.org
- Home Instead Senior Care, homeinstead.com
- National Association of Area Agencies on Aging (check locally or visit n4a.org)

Issues You Should Be Aware Of

- Are a minimum number hours per visit (usually three to four) required?
- Does the company conduct minimum criminal background checks on caregivers as well as secure personal references?
- Are the caregivers trained to provide caregiving services?
- Does the company bond and insure caregivers?
- Is there a system that provides for backup care?
- Does the company provide a daily log or other means to report what happens in the home?
- Does the company have a process to resolve problems or issues?
- Have you determined the employment status of your caregiver? Is she employed by the agency? Or is she your employee, in which case you may be responsible for payroll taxes and workers' compensation?

When It Is Time to Move On

- It is no longer safely feasible for the senior to remain at home
- Care needs become greater than either nonmedical or medical support can provide

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