



## CHOOSING HOME CARE SERVICES

*“Simple things like getting dressed and bathed every morning were becoming extremely difficult and time consuming. Now that I have a home care worker, I don’t worry about how I’m going to get ready in the morning anymore.”*

– Selma, 81 years old

Many older adults needing help with daily activities prefer to continue living at home in familiar and comfortable surroundings, close to family, friends and neighbors. Home care is a good option if you prefer to remain living at home but need care that cannot easily or effectively be provided either by yourself or by friends or family. Home care can also prevent or shorten costly hospital stays and lessen the need for emergency room visits.

### What Home Care Services are Available?

Exploring different home care options can be confusing because there are many terms used to describe the same services and personnel in the home care field and these terms are sometimes used interchangeably. The easiest way to sort out this confusion is to view home care as two components, and at any given time one or both may be needed, either:

- 1) *Care related to everyday living tasks* – referred to as **personal care services**, or
- 2) *Home care involving medical help* – known as **home health care**.

**Personal Care Services.** Personal Care Services are **non-medical** and are either provided by staff that are hired, trained, and supervised by agencies or by persons hired independent of an agency. People who work in this field are referred to as *personal assistants, personal aides, home care providers, homemakers, companions, home attendants, or personal care workers*. Their services generally include assistance with basic life activities, such as:

- **Food-related activities** (e.g., grocery shopping, meal preparation, help with feeding).
- **Personal hygiene** (e.g., bathing, dressing, bathroom assistance, transferring from bed to chair).

- **Household-related chores** (e.g., laundry, light housekeeping, home safety supervision).
- **Transportation-related care** (e.g., shopping, doctor visits, travel escort for trips or activities).
- **Companionship care** (e.g., reminders to take medication, monitoring overall health and well-being).
- **Financial activities** (e.g., banking, writing checks, getting cash from an automatic teller machine or using your credits) **Caution:** It is advised that the home care worker not be entrusted with doing your personal finances. This will reduce the likelihood of financial theft. If money management needs are a concern, a money manager may be hired for such services. Refer to the resource section at the end of this handout for a listing of money managers or check with your local Area Agency on Aging for referrals.

**Home Health Care Services.** Home Health Care Services (often referred to as “skilled nursing care”) are **medical in nature**. These services must be ordered by a physician and require a specialty health care provider (such as a nurse (RN), practical nurse (LPNs), social worker, physical therapist, or speech therapist) to provide the care or oversee it. Often, home health attendants or home health aides assist an older adult with everyday care tasks as directed by the health care professional.

These services include:

- **Skilled nursing care** (e.g., administering and adjusting levels of medication, wound dressing, injections, catheterizations, drawing blood for lab work).
- **Physical therapy** (e.g., therapeutic exercise to gain strength and increase range of motion after an illness or injury).
- **Occupational therapy** (e.g., teaching patients how to get around with a walker or in a wheelchair while recovering from an injury such as a fractured hip).
- **Speech therapy** (e.g., language exercises to promote better comprehension and expression needed after an illness – like a stroke).
- **Social and medical services** (e.g., education on disease prevention, management and treatment).
- **Assistance with medical equipment and supplies** (e.g., ordering walkers, wheelchairs, incontinence supplies, or oxygen equipment).

- **Nutritional support** (e.g., monitoring and promoting well-balanced meals) *and education* (e.g., warning signs of malnutrition).

## What Emotions Might I Have about Using Home Care?

Having someone help you at home might feel difficult since it involves having a stranger enter very personal areas of your life. Accepting help with various tasks can trigger feelings of shame, helplessness or anxiety. For example, receiving help with dressing and bathing may be embarrassing. Or you may feel anxious about a stranger being involved in your personal affairs, perhaps worrying that a home care worker will steal something valuable from your home.

Discuss your emotions and any problems that may arise with someone you trust, such as a loved one, a social worker, a doctor, or a clergy member. Sharing your feelings and concerns can help you plan for home care in a safe and manageable way. Eventually, you may come to realize that you are not alone in needing help. Indeed, by using home care services as a solution to maintaining maximum independence, older adults often develop feelings of satisfaction, relief, joy, and renewed hope.

## What Should I Consider When Looking for Home Care?

### 1. What services do I need?

Typically, a disease, illness, or disability leads people to seek home care. Services are needed when your safety, health, or overall well being may be in jeopardy without them. For example, if you are unable to prepare meals -- a situation that could affect your diet and health -- then you would need assistance with meal preparation. Some older people find it difficult to accept the reality that help needed. Therefore, deciding which home and personal care services you need might be best done through conversations with someone you trust, such as a loved one, a friend, a doctor, a social worker, or a nurse.

### 2. How often and for how long will I need these services?

As your needs change, the length and types of home care may vary. For example, at first you may just need a few hours per week for housecleaning and grocery shopping, but later, recovering from surgery, you may need help with meal preparation and nursing care for a couple of months. Someone who is living with a difficult chronic medical condition like macular degeneration (an often incurable disease that impairs vision) or Alzheimer's disease may require services long into the future. Your doctor, family members, home care provider, and other

concerned people in your life can all help you determine how much care, what kind of care, and the frequency of care that is needed.

### 3. How am I going to pay for these services?

- **Private insurance, including long-term-care insurance.** Some policies cover certain types of home care for specified periods of time. It's important to find out exactly what your insurance covers before you arrange for home care.
- **Medicare.** Medicare may partially cover home care expenses for a short period of time, up to 2 to 3 weeks, but only for skilled nursing care as related to an acute medical situation or physical or speech therapy that is prescribed by a physician nurse practitioner or physician assistant.
- **Medicaid.** State Medicaid programs may provide personal and home health care services for persons with very low assets and limited incomes. If you currently receive Medicaid, talk with your health care provider about receiving home care services through Medicaid. To apply for Medicaid, you must file an application with your local Medicaid office (call the Human Resource Administration at 877-472-8411). To locate a community agency that will help you complete the application contact the New York City Department for the Aging's Information Help Line at 212-442-1000.
- **Self-pay, also known as "out-of-pocket."** If your private insurance or Medicare or Medicaid does not cover the cost of your home care services, you will have to pay privately. Most licensed home care agencies in the New York City area charge by the hour for a home attendant to help with personal care services, and often these agencies require the aide be hired for a minimum of 4 hours per day.

### 4. Who will provide these services for me?

If Medicare and/or Medicaid pay for home care services, then the home care services must be provided by a Certified Home Health Agency. (A CHHA agency is one that has been certified based on national standards.) If you are paying through a private insurance company, you will need to find out how to handle costs with your insurance company. If you are paying "out-of-pocket," you will have all of the following options:

- **Private Individuals.** You may prefer to hire help through friends or family recommendations or through answering an ad in the newspaper. Although the cost for private individuals is often significantly less than what is charged by an agency, the worker

may have little or no training in the home care field and require on-the-job training. In addition, you will have to call references and do the background checks to make sure the person does not have a prior criminal record, and you have to make arrangements for back-up coverage should the worker be late or unavailable due to illness, personal reasons, or vacations.

- **Home Care Agency.** A home care agency should be certified or licensed and ensure that workers will be trained and supervised according to State regulations. Many home care agencies require a four-hour minimum for each visit to the home. The agency should be responsible if a worker is tardy or absent from work or if a worker needs to be replaced for any reason.
- **Geriatric Social Worker Care Managers.** A care manager is an individual (usually a nurse or social worker) trained to assess an older person's needs and locate, coordinate, and supervise care. Care managers usually can also provide counseling to an older adult and communicate with family members (often out of town) regarding care plans. Care managers charge clients a fee for services they provide, and most of their services are typically not covered by insurance, although it may be possible to have Medicare cover the in-home counseling.

### What Should I Ask a Home Care Agency about Its Services?

- What kind of services does your agency provide?
- What kind of work experience do you require of employees?
- What kind of screening and background checks do you do before hiring someone?
- What kind of training do your staff members receive, both prior to their first job and on-going?
- What is the cost of your services?
- Are there a minimum number of hours I must use the worker each day?
- Are there a minimum number of days I must use the worker?
- How does the agency handle requests for changes in workers?
- Is your agency licensed, bonded, and insured? How is this beneficial to me?

### What Should I Ask a Home Care Worker before Hiring?

Whether hiring a home care worker through an agency or any other means, you should interview the candidate(s) in person before hiring. If at all possible, do the interviews with a loved one, friend, or social worker so that you can have another point of view about the candidate(s). This is helpful

so that a candidate knows that you are not isolated and that you have someone else involved in your life.

During the interview, ask the following questions:

- Have you ever cared for an older person before? If so, what did you do? Did you like the work? Why or why not?
- What brings you to be looking for this kind of work now?
- Do you have references? (All candidates should be able to provide at least 2-3 work and personal references).

During the interview, discuss the following:

- What specific work you want the person to do every day, every
- What hours and days you want the person to work for you.
- The salary you will be paying (if the person is not from an agency), how you will pay the person (cash or check), and what day of the week is payday.
- Your expectations regarding promptness, attitude, and behavior.
- How your money will be handled. Develop safety measures to protect yourself from financial abuse. For example, if the home care worker will be grocery shopping, set up an account at the grocery store with a periodic statement of purchases or devise a system of cash and receipts for monitoring spending.

During the interview, consider the following:

- How does the candidate present her/himself?
- Is the person clean and neatly dressed?
- Did the person come on time for the interview?
- Did the person act respectfully towards you?
- Did you feel comfortable being with this person?

Before the candidate leaves the interview:

- Get the candidate's name, address and phone number.
- Information on the best time to reach the candidate.
- If the candidate is not coming to you through an agency, get the following:
  - Driver's license number (if the person will be driving).
  - Names and phone numbers of 2-3 references (at least one person should be a work reference).

After the interview:

- Contact the references and ask how long they have known the candidate, the candidate's strengths and weaknesses, as well as attitude, trustworthiness, and work habits.
- If you do the interviewing alone, discuss your impressions with someone you trust after the interview, if possible.

## What Are Reasonable Expectations of a Home Care Worker?

Your service provider should:

- Be on time.
- Provide the agreed upon and proper level of care.
- Be respectful to you and your home.
- Never use the phone for personal non-urgent reasons.
- Never borrow or buy anything of value from you.
- Be neat, clean, and professional.
- Be sensitive to your needs and concerns.
- Be trustworthy.

If you have any concerns about the quality of care or type of service you are receiving, you should never keep the concerns to yourself. Talk to the agency, a family member, a friend, or your health care provider. Trust your instincts and always tell someone if a relationship with a home care worker feels uncomfortable.

## Where to Get Help

### National Resources

**American Association of Daily Money Managers.** The association can provide names of daily money managers in or near an older person's community. The association also publishes *Daily Money Management: What It is and How Can It Help Me?* Phone: 1-814-238-2401.

Web site: [www.aadmm.com/](http://www.aadmm.com/)

**The National Association of Professional Geriatric Care Managers (GCM).** A non-profit, professional organization of practitioners who, among other services, screen, arrange, and monitor in-home help. This association will help you locate (only available on the Web site) a geriatric care manager in your community. Web site: [www.caremanager.org](http://www.caremanager.org)

**Medicare Home Health Compare.** A section on The Official U.S. Government Site for People with Medicare Web site, gives detailed information (by using a provider search) about Medicare-certified home health agencies.

Phone: Medicare Helpline 1-800-MEDICARE or 1-800-633-4227.

Web site: [www.medicare.gov](http://www.medicare.gov)

**SeniorMag.com.** This website provides information about home care. It has a directory of home care personal care providers. Web site: [www.seniormag.com/services/home\\_health\\_care/ny/new\\_york.htm](http://www.seniormag.com/services/home_health_care/ny/new_york.htm)

## **New York Resources**

The following resources provide comprehensive lists of home health care and personal care services that are located within the five boroughs of New York City. Other home care resources may be obtained from your doctor's office, hospital social work department, or community programs for older adults.

**Alzheimer's Association, New York City Chapter.** The Alzheimer's Association Web site provides an extensive listing of home care agencies. These agencies do not provide services exclusively for Alzheimer patients. To access the home care agency directory, go to [www.alzheimernyc.org](http://www.alzheimernyc.org), double click *Search for Services*, enter *Home Care Agencies* in *Service Type*, click *Apply Field*, enter borough of your choice in *Area Served*, and press *Enter*. Phone: 212-983-6906.

**Home Care Association of New York State, Inc.** Provides information on how to access home health care providers throughout New York State and the services they provide. Phone: 1-518-426-8764.  
Web site: [www.hcanys.org](http://www.hcanys.org)

*This resource provides brief, general information about this health care topic. It does not take the place of specific instructions you receive from your health care providers. For answers to other questions consult your physician or other health care provider.*

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