



Home Care 101 — A Family Caregiver Primer

What is Home Care?

“Home care” encompasses a wide array of services provided by aides, therapists, and nurses in home for a loved or you. You might only briefly need home care to:

- Recover from an injury or a hospitalization
- Supplement services from assisted living or retirement communities
- Remain healthy and independent at home, despite declining capabilities or chronic illness

Depending on the situation, you may need help around-the-clock, once a day, or for just a few hours a week.

There are several models for being or hiring a caregiver. With a direct hire, an aid or nurse is employed directly by you, make sure the legal responsibilities of an employer (training, liability, insurance, taxes, etc.) are handled properly according to state and federal laws. With a home care agency, they are legally responsible for onsite care of their employees. In any situation, good home care recognizes that you need an individualized care plan. Services vary, but the objective is always to support independence that allows you or a loved-one to remain at home.

What are the types of home care providers?

- **Home health care and hospice agencies**

Some agencies are Medicare/Medicaid-certified (which means they have met federal and state requirements). Home health care and hospice agencies vary. Some may offer a wide range of services, including doctor care, while others may just offer a few services, such as basic nursing care. Most home health care agencies assemble a care team for the patient based on his or her needs. Because home health agencies are responsible for their personnel, they assume liability for all care.

- **Home care aid agencies**

They provide patients with the assisted daily living needs in the home, such as cooking meals, bathing, and dressing the patient, cleaning the house, and providing companionship. They provide support from several hours a day to 24-hour care, and are supervised by qualified managers who track the patient care. Each state has their own licensing and certifications requirements. The main difference between home health care and home care aid agencies is, the home care aid agencies do not provide medical services.

- **Staffing registries and private duty agencies**

They are employment agencies for home health care workers. Workers are matched up with patients depending on need, such as nursing, homemaker, home care aide, or companionship. Usually the agency receives a “finder’s fee.”

- **Independent care givers**

Health care professionals can also be hired outside of any agency. The patient can employ independent nurses, homemakers, companions, or other professionals. The hiring, supervision, and payment of these health care workers are the responsibility of the patient and family. In many states, there are programs available to assist with the cost of these services for individuals who qualify.

- **Medical equipment and suppliers**

They provide equipment to the patient at home. Equipment may include respirators, wheelchairs, walkers, catheters, and more. The equipment is often delivered to the home and installed if necessary. If the patient requires it, the company may also train the patient and family to use the equipment. Some companies are licensed, depending on state requirements.



How should you assess your caregiving needs?

It's best to determine what kind of care you need before learning to be a good caregiver or for hiring professional caregivers.

- Would you need on a regular basis skilled care from a nurse or a therapist?
- How about personal care services, such as help with bathing and dressing?
- Are there mental health issues that need to be addressed?
- Does your home need to be made safer and more accessible?
- How often – and for how long – will you need care?
- Is your situation likely to change in the near future?

If you contact a home care agency that has staff with expertise in assessing your needs and developing plans of care, they will usually do at little or no charge. These professionals can also help you negotiate the maze of care resources and effectively communicate your needs to physicians, hospital staff, and nursing home managers. When appropriate, they can also help emotionally resistant clients understand and accept services. This type of assessment will help you make a determination if you can manage caregiving or you need to hire an agency or a trained home care aid.

Another option to determine the scope of need, you may also want to work with an independent Geriatric Care Manager (GCM). These trained professionals – most often nurses or social workers – can help assess needs, find resources, and monitor services. You can hire a GCM directly, though some agencies have GCMs on staff or have established relationships with some in their communities. You can find a list of licensed GCMs at <https://aginglifecarene.org/>

Finding and Selecting a Home Care Agency

To qualify an agency for you to hire, they should answer the following questions:

1. Please provide documentation that your agency is registered?
2. Does your agency not have any citations or fines from the State?
3. Does the agency have literature describing its services, fees, and billing? If so, will they send you copies?
4. Does the agency work with the client to develop a written plan of care or service contract?
5. Are your caregivers' employees of the agency or are they independent contractors? (Use agency employees)
6. Does the agency pay workers' compensation insurance and payroll taxes for its workers?
7. Does the agency provide written explanations of client and family rights?
8. How do the agency screen workers and assess their competency?
9. Are your agency caregivers and supervisors available 24/7/365?
10. How does the agency investigate complaints and/or resolve conflicts between its staff and clients?
11. Can the agency document that it carries professional & general liability insurance?
12. Will the agency provide a list of at least three references?