



## 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 a person’s home. Some may 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 their situation, the person requiring care may need help around-the-clock, once a day for a few hours, or for just a few hours a week.

### Direct hire vs. home care agency

With a direct hire, the home care aide or nurse is employed directly by the you. If you directly hire a caregiver, you must take on the legal responsibilities of an employer. This means providing training to the caregiver. Buying liability insurance. Paying the caregiver and reporting their wages and any taxes in accordance with state and federal laws.

In comparison, home care agencies – not the person receiving care or their family – are legally responsible for their employee caregivers. The agency – not the client – is responsible for payroll, benefits, insurance, liability and tax reporting on behalf of their caregiving team.

In any situation, good home care recognizes that you need an individualized care plan. Services vary, but the objective is always to allow to remain at home and achieve the highest possible level of independence.

### 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 aide agencies**

These non-medical agencies provide patients with the assisted daily living support in the home. Services may include cooking meals, bathing and dressing the patient, cleaning the house, and providing companionship. Home care aide agencies provide support from several hours a day to 24-hour care. Their aides are supervised by qualified managers who track each client’s care. Each state has their own licensing and certification requirements. The main difference between home health care and home care aide agencies is that home care aide agencies do not provide medical services.



- **Staffing registries and private duty agencies**

These 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 companion/homemakers. Usually the agency receives a “finder’s fee.”

- **Independent caregivers**

Outside of an agency arrangement, families may also independently hire health care or home care professionals. The patient can employ independent nurses, homemakers, companions or other professionals. The hiring, supervision, payment and tax reporting for 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 suppliers**

These companies provide equipment to the patient in their 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 caregiving needs for a loved one or for yourself?**

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

- Will you need skilled care from a nurse or a therapist on a regular basis?
- How about personal care services, such as help with bathing and dressing?
- Are there cognitive challenges or 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 developing plans of care, they will usually do an assessment for 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 skilled nursing/rehabilitation facility managers. When appropriate, they can also help emotionally resistant clients understand and accept services. This type of assessment will help you decide if you can manage caregiving – or if you need to hire an agency or a trained home care aide.

You may also want to work with an independent Geriatric Care Manager (GCM), also called Aging Life Care Managers (ALCA) to determine the scope of need for a loved one. These trained professionals – most often nurses or social workers – can help assess needs, find resources, and monitor services. You can hire a life care manager directly, though some agencies have life care managers on staff. Some agencies have established relationships with life care managers in their communities. You can find credentialed life care managers at <https://www.aginglifecare.org/>.



### Finding and Selecting a Home Care Agency

Want to make sure the home care agency you hire is right for you or your loved one? Ask them these questions.

1. Please provide documentation that your agency is registered?
2. Does your agency have any citations or fines from the State?
3. Does your agency have literature describing services, fees, and billing rates?  
If so, please provide me with copies.
4. Does your 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 agencies whose caregivers are employees)
6. Do you pay workers' compensation insurance and payroll taxes for its caregivers?
7. Do you provide written explanations of client and family rights?
8. How do you screen workers and assess their competency?
9. Are your agency caregivers and supervisors available 24/7/365?
10. How do you investigate complaints and/or resolve conflicts between your staff and clients?
11. Can you provide documentation that that your agency carries professional and & general liability insurance?
12. Will you provide at least three references – current or previous clients – with names and phone numbers – that I may contact?



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