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Questions to Ask Series

When Selecting In-Home Care & Companions or Home Health Agency Services

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An Introduction ...

In-Home Care and Companions

In-Home Care and Companion companies provide a caregiver or sitter in a client's home or senior housing community in order to provide companionship or assistance with personal care or errands. Care provided is non- medical care. If medical care at home is needed then services come from a Home Health Agency (HHA).

Home Health Agencies

Home Health Agencies provide healthcare professionals for in-home support services, from one to twenty-four hours a day. These professionals include nurses, home health aides, homemakers, therapists and medical social workers. Reimbursement can be from Medicare, Medicaid, private insurance and private pay.

General Advice

Here are some questions to consider when selecting in-home care. It is important to trust your feelings and reactions when interviewing a company. The following questions are just suggestions. Take the time to consider what your personal needs are and have a family member or friend available to help evaluate responses. Researching online and then follow up phone interviews is a good start but take the time to meet in person.

Starting a Search for in-home care:

1. **Start your search by using the Internet and look at websites like SeniorsResourceGuide.com** to find local companies and learn about service options.
2. Follow up with a phone call to the companies that interest you.
3. Listen and evaluate advice from your doctor, senior professionals and the companies you are interviewing.
4. Schedule a meeting. Often for in-home care, the company will come to your location.
5. If the services are for an older relative, try to involve them in the final selection if possible.

General Suggestions - Applicable to In-Home Care and Home Health Agency Services

1. Try not to make a hasty decision.
2. Try to get family or friends to help evaluate the options.
3. Trust your feelings and reactions when interviewing a company.
4. Ask for references.
5. Take the time to review company materials.
6. Ask a lot of questions.
7. Be sure that you understand pricing.
8. Do not sign any contract until you thoroughly understand pricing and have reviewed the contract.

General Suggestions – Consider calling a *Care Manager* or *Referral & Caregiving Resource* for Assistance. These professionals are listed on SeniorsResourceGuide.com.

Questions to ask when selecting In-Home Care or Home Health Agency Services

1. How long have you been in business? _____
2. Who owns the Home Health Agency? _____
3. Have you provided care similar to my needs? _____
4. Do you provide a free initial assessment? _____
5. Is the Home Health Agency certified / licensed? _____
6. Is the company bonded & insured? _____
7. Are the care providers licensed? _____
8. What types of background checks are performed on care providers? _____

9. What are the payment options? _____
Ask about Private Pay, Private Insurance, Long-term Care Insurance, Managed Care Insurance
Medicare, Home Care Based Services (accepts Medicaid), Veteran Benefits
10. What are the minimum hours per day? _____
11. Do you provide 24-hour on call service? _____
12. Do you provide 24-hour care? _____
13. Can you provide a care plan for my needs? _____
14. *If applicable to your needs* - Can you provide Skilled Nursing? _____
15. *If applicable to your needs* - Can you provide Therapy? _____

16. *If applicable to your needs* - Are you a provider for VA Aid & Attendance? _____
17. Can you provide references? _____

18. Additional Questions for Medical Services provided by a Home Health Agency:
If applicable to your needs:
Do you provide skilled nursing care? Do you provide wound care?
Do you provide home health aides? Do you provide IV therapy?
Do you have a care manager on staff? Do you provide RN supervision?
Do you provide: Physical Therapy Occupational Therapy Speech Therapy
19. Other: _____

Comparing Non-Medical In-Home Care versus Medical In-Home Care Services

On this page is a chart with examples of **Non-Medical In-Home Care Services** versus **Medical In-Home Care Services**.

Note: Only **Home Health Agencies (HHA)** can deliver **Medical In-Home Care Services**.

The primary distinction between an In-Home Care & Companion company and a Home Health Agency is if you need “Medical Services In-Home Services” such as diabetic wound care, IV therapy, infusion, skilled nursing services, therapy, etc. then you need a Home Health Agency.

HOWEVER – many Home Health Agencies can also provide In-Home Care & Companion services.

| Service needed in the Home | <u>Non-Medical</u> In-Home Care Services | <u>Medical</u> In-Home Care Services |
|---|--|--|
| 2 to 24 Hour Care | ◆ | ◆ |
| Alzheimer's & Dementia Care in private residence | ◆ | |
| Assistance with Activities of Daily Living (ADL's) (Such as bathing, dressing in a private home or senior residence) | ◆ | |
| Companionship & Conversation | ◆ | |
| Diabetic & Wound Care | | ◆ |
| Errand Services such as Doctor Appointments | ◆ | |
| Errand Services such as Grocery & Other Shopping | ◆ | |
| Home Health Aides | | ◆ |
| Hospice Care – Medical | | ◆ |
| Hospice Care – Non Medical | ◆ | |
| House Cleaning Services (Light) | ◆ | |
| Infusion Services | | ◆ |
| IV Therapy | | ◆ |
| Live-In Care / Sleep Over Companion | ◆ | ◆ |
| Meal Preparation | ◆ | |
| Medical Care at home | | ◆ |
| Medical Social Worker | | ◆ |
| Medication Reminder & Assistance | ◆ | ◆ |
| Non-Medical Care | ◆ | |
| Pet Care Assistance | ◆ | |
| Respite Care for Primary Caregiver (& Skilled Nursing Services are NOT Required) | ◆ | |
| Respite Care for Primary Caregiver (& Skilled Nursing Services are Required) | | ◆ |
| RN Supervision for In-Home Caregiver | | ◆ |
| Skilled Nursing Care | | ◆ |
| Therapy – Physical, Occupational & Speech | | ◆ |
| Transportation | ◆ | |
| Travel Companion with Senior having Medical Needs | | ◆ |
| Travel Companion without Medical Needs | ◆ | |
| Wound Care | | ◆ |
| Care Management Services | | ◆ |

Here are other types of in-home services but other types of companies generally provide them.

- Emergency Response Systems
- Errand & Concierge Services
- Grocery Delivery
- House Cleaning Services
- Mobile Beauty Service
- Personalized Visitations
- Personalized Visitations
- Personalized Visitations
- Pet Services
- Telephone Reassurance

Definitions Important to In-Home Care Services

Companies providing the services below are listed on our website for the 28 cities and in our National Directory.

Adult Day Care Programs

Adult day care programs are for seniors needing a place to stay during the day that cannot be left alone because they have dementia or physical limitations. These programs provide purpose and stimulation through planned activities.

Care Management

Care management agencies and professional care managers can help evaluate, coordinate, or provide crisis intervention for seniors. They can assist seniors and their families by providing guidance in selecting and coordinating senior housing options, long-term care, in-home care and other related services. Many care managers can develop individualized care plans so the senior's needs are met as they change during the aging process.

Emergency Response Systems

Emergency response systems provide security to seniors by connecting them at any time to those who can assist them. Systems include personal medical alert products and home alarm systems activated by pushing a button.

Home Health Agencies

Home health agencies provide healthcare professionals for in-home support services, from one to twenty-four hours a day. These professionals include nurses, home health aides, homemakers, therapists, and medical social workers. Reimbursement can be from Medicare, Medicaid, and private insurance.

Hospices

Hospices provide individuals facing terminal illness with care at home or in a healthcare facility. The goal is to assist patients to live the last stage of their lives with dignity. Most hospices will accept Medicare, Medicaid, insurance, and private pay.

Housing Specialist

Housing specialist offers advice and referral services to senior housing communities; some are at no charge to the individual.

In-Home Care and Companions

In-home care and companion care, is support by a caregiver or sitter in a client's home or senior housing community providing either companionship or assistance with personal care or errands.

Medical Equipment

Medical equipment companies offer a wide variety of medical equipment and supplies. Products can include oxygen and respiratory equipment, wheelchairs, and diabetic supplies. Many companies can directly bill Medicare, Medicaid, and private insurance.

Mobility Equipment

Mobility Equipment includes products that individuals use to maintain their mobility and independence. Products include traditional wheelchairs, power wheelchairs, walkers and electric scooters. Many companies may bill Medicare or other insurance for products needed by the consumer.

Personalized Visitations

Personalized Visitation services provide companionship to an older adult at home or in a senior housing community, these types of visits do not address any personal care needs.

Referral and Caregiving Resources

Referral and caregiving resources include private, government and non-profit agencies that provide resources, guidance and/or assistance in selecting and coordinating senior housing options and resources for in-home care.

Rehabilitation

Rehabilitation is therapeutic care for persons requiring intensive physical, occupational or speech therapy in order to restore to the patient to a former capacity. Treatments for individuals who have suffered a stroke, brain or spinal cord injury, or pain that cannot be controlled by medication alone. This also includes return-to-work programs or occupational rehabilitation, which help individuals regain skills they need.

Respite Care

Respite care provides a period of relief for those giving constant care to an ill person.

Telephone Reassurance

Telephone Reassurance, is regular pre-scheduled calls to individuals who live alone as a routine safety check and to reduce loneliness.

Link to a Glossary of Retirement Topics listed on SeniorsResourceGuide.com

[Glossary of Terms](#)

Consider working with a Care Manager, Housing Placement Specialist or Referral & Caregiving Resource Professional.

These professionals are listed on [SeniorsResourceGuide.com](#) under the categories of:

- 1. Care Management & Referral Services*
- 2. Housing Specialist*
- 3. Referral & Caregiving Resource Professional*

Other Resources

Find your Local Area Agency on Aging through Eldercare Locator

The Eldercare Locator a service of U.S. Administration on Aging helps can connect you to your local Area Agency on Aging. Call 1-800-677-1116, Monday through Friday, 9:00 a.m. to 8:00 p.m., Eastern Time.

www.eldercare.gov

Area Agencies on Aging – AoA

Administration on Aging is the Federal focal point and advocate agency for older persons and their concerns. AoA awards Older Americans Act funds for supportive home and community-based services to the State Units on Aging, located in every state and U.S. territory.

www.aoa.gov

Medicare.gov – Official U.S. Government Site for Medicare

Medicare wants to "help you help yourself" by using Medicare's information resources to answer your questions.

www.medicare.gov

Centers for Medicare and Medicaid Services - CMS

CMS administers Medicare and Medicaid health insurance programs. They have a through website and they support a TTY user phone system for the deaf and hard of hearing public.

www.cms.hhs.gov

National Association of State Units on Aging – NASUA

Association through which state agencies on aging promote social policy in the public and private sectors to meet the current and future needs of older persons, adults with disabilities, and their families and caregivers.

www.NASUA.org

Have Questions?

Visit www.SeniorsResourceGuide.com and our national and local Internet directories to find other resources for seniors. The website lists 76 topics in 6 categories.

In our National Directory we are building a list of all In-Home Care & Companio and Home Health Agency providers that are in at least 2 states. We are including website links in this resource. Check out these companies and review their websites.

Go to www.SeniorsResourceGuide.com/National

Contact SeniorsResourceGuide.com by email: SRGinfo@SeniorsResourceGuide.com or call us at 303-794-0799.

Websites: www.Seniors-E-Guide.com | www.SeniorsResourceGuide.com

Seniors-E-Guide.com.com

This e-publication is available at www.SeniorsE-Guide.com

List of e-Publications: *Selecting Assisted Living & Higher Levels of Care*
 Selecting Active Independent Living & Retirement Communities
 Selecting In-Home Care/Companions or Home Health Agency
 Care Options for Developmentally Disabled Seniors
 Resources for Low & Moderate Income Independent Seniors

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NOTE: This E-Guide was created for general information purposes only. It is not an official resource. Although every effort has been made to ensure the accuracy, we do not guarantee that there are no errors or omissions. Also be sure to check references and corroborate information from multiple sources.

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