

L O N G - T E R M

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What You Need to Know

HOME CARE ISSUES AND VALUES

Home care is a very viable option for many people in order to delay or prevent nursing home placement and keep people in their own home for as long as possible. Many diseases and disabilities can be well managed with home care services. Proper planning is a key element to home care success. It is crucial to include the needs, desires and capabilities of the patient and family members/caregivers to ensure successful outcomes of home care. Keep in mind that home care may not be appropriate in all circumstances. It is recommended that you review all your options for assistance before you make a decision.

When considering home care, keep in mind the following areas:

- Nutrition, meal planning and preparation
- Personal Care needs
- Develop a plan for providing services
- Family involvement
- Medication management
- Safety issues
- Housekeeping, laundry, errands
- Companionship
- Social activities
- Spiritual needs
- Public and private transportation
- Financial needs

Following are some issues to consider when looking into home care possibilities.

How to decide if home care is a feasible option –

- Consult a physician and other medical personnel who are currently involved with the person's care.
- Determine how much family/caregiver support is available.
- Determine how many hours of care will be necessary to meet the person's needs.
- Determine what modifications will be necessary to make the home/apartment safe and accessible.
- Call your local advocacy agency, such as Disability Advocates, Area Agency on Aging, or HHS Health Options, for people with disabilities to request more information about community based services.
- Contact several home care agencies to request an interview to discuss policy and procedures, cost of service, and contract information.
- Consider the emotional, physical, and financial consequences for the caregiver.

How to Pay for Home Care:

Your Own Money – the most common form of payment (only limited by ability to pay).

- Home Health Care Agencies
 - Cost of services generally range from \$15 to \$17 per hour.
 - Many agencies have a three-hour minimum.
 - Services may include personal assistance, errands, shopping, housekeeping, meal planning and preparation, and medication assistance.
- Hire a Personal Care Attendant Privately.
 - Cost of service generally ranges from \$10 to \$14 per hour, depending on individual care needs.
 - Services may include personal assistance, errands, shopping, housekeeping, meal planning and preparation, and medication assistance.
 - Person who hires the personal care attendant becomes the employer of record. Work and payment schedules are negotiated by employer and employee.
 - Contracts are recommended, but not required.
- Long Term Care Insurance
 - Benefits will vary based upon the policy and options selected.
 - Care can be of a longer duration.
 - Please refer to “How to Pay for Long Term Care” located on the Chamber’s website, www.grandrapids.org/advocacy/healthcare-committee.htm or call Anna Kruse at 616.771.0336 for a copy.

Medicaid – Combined federal and state program.

- Family Independence Agency (FIA) Home Chore Services
 - Must meet eligibility requirements for Medicaid.
 - FIA caseworker will evaluate and determine number of hours a person can qualify for.
 - Person or family member will need to find their own personal care assistant (PCA).
 - FIA pays the PCA on a monthly basis. Current payment in Kent County is approximately \$6.50 per hour.
 - Very limited number of hours available.
 - For more information, visit the website www.cms.hhs.gov/medicaid
- Medicaid Waiver (Home and Community Based Waiver)
 - Must meet requirements for Medicaid.
 - Offers more services than FIA Home Chore Services.
 - Alternative to nursing home placement.
 - In Kent County, referrals are made to Area Agency on Aging (AAA) or HHS, Health Options (HHS).
 - Evaluations are done by nurse/social worker team from AAA or HHS.
 - Personal care is contracted out through home health care agency.
 - Because of limited funding, very few people will be approved.

Medicare – Federal program

- Must meet eligibility requirements for Medicare in-home care.
- Limited to skilled nursing, physical therapists, occupational therapists and nurses aides for a limited number of hours per week.
- For more information, visit the website www.medicare.gov

Other:

Medical Equipment – Advancements in medical technology have provided monitoring devices for home care use that were unheard of just a few years ago.

- Personal emergency response systems
 - At the push of a button, family, friends or 911 can be alerted to an emergency situation.
- Medication dispensing units
 - Oral medications can be set up for a week at a time.
 - Dispenser can be programmed to release medications at certain intervals.
 - If medication is not taken from medicine drawer, an alert system is activated.
- Remote video camera systems are now available.
- Necessary durable medical equipment is usually covered by insurance, Medicare, or Medicaid with a physician's order.
- Long Term Care Insurance may cover some of these expenses.

For other resources, please refer to the publication, "Where Do I Start?" which can be accessed on the Chamber website, <http://www.grandrapids.org/advocacy/healthcare-committee.htm> or call Anna Kruse at 616.771.0336 for a copy.