



Home Care

This guide provides an overview of home care—assistance or treatment provided to an individual by a professional caregiver in their own residence. Whether you are seeking home care for yourself or a loved one, this guide provides a basic overview of home care options—and how to select an arrangement that best meets your needs.

Is Home Care Right for You?

Although home care can be beneficial to many, it isn't right for everyone. If you are thinking about using home care services, ask yourself the following questions:

- Is assistance required for activities of daily living (e.g., dressing, eating, toileting, bathing)?
- Will insurance pay for any home care services?
- Can you or your loved one afford to pay for home care services not covered by insurance?
- Is surgery or hospitalization planned, and will medical or personal assistance be required after hospital discharge?
- Has a physician suggested home care services?
- If you are caring for a loved one, are your caregiving duties becoming overwhelming and difficult to handle?

If you answered “yes” to even one of these questions, then home care may be a viable option. If 24-hour care is necessary, then home care may be cost-prohibitive and/or inappropriate.

Types of Home Caregivers

Here are some home care professionals to consider:

- **Homemakers/Companions** provide light housekeeping services and meal preparation but cannot provide hands-on care (e.g., custodial or skilled care).
- **Home Health Aides (HHAs), Personal Care Aides (PCAs) and Certified Nurses' Aides (CNAs)** are all trained to provide assistance with custodial care such as dressing, eating, bathing, meal preparation and medication supervision (in some states). Most are trained in CPR and first aid. All CNAs are required to be certified, but state certification requirements for HHAs and PCAs vary.
- **Registered Nurses (RNs)** may perform a range of duties, such as administering medication, drawing blood and providing intravenous therapy, as well as other types of skilled care. A registered nurse typically prepares an initial patient assessment and outlines a home care plan (sometimes this is prepared by a physician), which is usually carried out by a home health aide.
- **Physical Therapists (PTs)** are licensed and/or certified by the state in which they practice, and are trained to help a patient increase and improve physical functioning.
- **Speech-Language Pathologists (SLPs)** are certified or licensed by the state to assist individuals suffering from speech loss due to illness. To practice, a speech-language pathologist must have a master's degree in the field as well as a license from the state.

- **Occupational Therapists (OTs)** are licensed and/or certified by the state in which they practice and are specially trained to help a patient improve physical, mental and social functioning, and to promote independence.
- **Registered Dietitians (RDs)** are specialists who evaluate patients' diets and offer diet and nutrition counseling. Dietitians must be registered by the state in which they practice.

Hiring Home Caregivers

There are three basic ways to hire home caregivers: through a home health care agency; through an employment agency; or on your own. Each option has advantages and disadvantages, so investigate each before making a decision.

Home health care agencies place a variety of home care professionals on a part- or full-time basis. These professionals are usually bonded and insured and, where applicable, are supervised by a registered nurse. Home health care agencies are state licensed and serve as the employer, handling all compensation and tax matters on behalf of their professionals.

If you're thinking about hiring a home caregiver through a home health care agency, consider the following:

- The agency represents bonded and insured employees and usually runs a background check (drug checks, reference checks, police checks, certification verification, etc.) on employees for you.
- The agency is responsible for withholding employee taxes, Social Security, and handling other administrative employment issues. You pay the agency only.
- The agency does not charge placement fees.

- You cannot interview potential caregivers, rather they are placed for you by the agency.
- If you do not like the caregiver, the agency will usually send you a replacement caregiver at no charge.
- You may not receive the same caregiver every day; the agency will send whoever is available each day.
- If your caregiver is sick, or fails to show up, the agency is usually responsible for sending a backup provider in his or her place.

These points apply to most home health care agencies, but it's important that you check with individual agencies for details regarding their services. To find a home health care agency in your area, check the Yellow Pages of your telephone directory or ask your doctor or hospital for a referral. Conduct a thorough evaluation of any home health care agency you consider to make sure it provides quality care by reliable professionals. For your convenience, we've provided a detailed evaluation checklist at the end of this guide.

Employment/placement agencies also offer placement services for professional caregivers but, unlike home health care agencies, these professionals are not typically supervised by a registered nurse. Additionally, an employment agency usually requires you to become the employer of the caregiver, meaning that you, not the agency, are responsible for adhering to employment laws and regulations, including state and federal tax obligations. Since employment laws vary from state to state, it is best to seek the advice of a legal professional before contracting with an agency or hiring a provider. However, by using an employment/placement agency, you may be able to meet, interview and choose the caregiver yourself.

If you are thinking about hiring a home caregiver through an employment agency, consider the following:

- Caregivers may not be licensed or bonded. Be sure to ask.
- Some, but not all, employment agencies conduct background checks. If they do not, you will be responsible for conducting your own checks. (Background checking agencies can help you do this for a fee, as described later in this guide.)
- You may have to pay the caregiver directly and handle compensation and tax matters.
- You may be able to interview candidates prior to placement.
- You may be charged a placement fee, however, the hourly rates for a provider are usually less than for a home health care agency.
- If your caregiver quits, you may be responsible for finding another caregiver. Be sure to ask what the policy is.
- If your provider does not show up or becomes ill, you may be responsible for finding backup care. Find out if the agency has a backup care policy.

These points apply to most employment agencies (and even some home health care agencies), but it's important that you check with individual agencies for details regarding their specific services. In addition, conduct a thorough evaluation of any employment agency you consider. As mentioned previously, we've provided a detailed evaluation checklist at the end of this guide to assist you.

Hiring a caregiver on your own allows you to retain control of the search and hiring process (within the legal limits of state and federal laws) while also saving on placement fees. In addition, you may have more flexibility since the providers will not be held to rules and regulations set by their agency. However, with this increased control comes increased responsibility.

If you are interested in hiring a home caregiver on your own, consider the following:

- You must find, screen, interview and evaluate potential providers on your own.
- You will be responsible for checking references (typically, you should check at least three).
- You will be responsible for conducting background checks on the finalists. (Background checking agencies can help you do this for a fee, as described later in this guide.)
- You will need to confirm that your provider is licensed and/or insured.
- Once you hire a provider, you must train and supervise him or her on your own.
- Turnover can be high. You may interview, screen, hire and train a caregiver only to have him or her quit after a short time.
- If the provider calls in sick or fails to show up, it will be up to you to find backup care.
- You will be responsible for withholding state and federal taxes and paying Social Security and workers' compensation.
- You will be responsible for determining whether the caregiver may legally work in the United States. Citizens should have a driver's license, Social Security card, birth certificate or other proof of citizenship. Legal aliens should have a "green card."
- If the caregiver will be providing transportation, you must determine whether his or her driver's license is current and whether he or she is in good standing with the Department of Motor Vehicles.
- You must verify any certifications or credentials the provider cites in his or her application/résumé.

- When preparing your caregiving budget, you may need to factor in the cost of an attorney or accountant who can help you sort out legal, tax and financial issues.

Advertising for a Home Caregiver

If you hire a caregiver on your own, one popular method is to advertise in the classified section of your local newspapers. In general, the advertisement should contain a brief job description, the experience and qualifications you require, and the hours needed. Include your telephone number and any special requirements (English speaking, licensed, etc.). Consider using the “Sample Classified Advertisement” below to help craft your own. You may also want to advertise at local colleges, through religious organizations, or through nursing or home health aide training programs in hospitals.

Sample Classified Advertisement

Companion/Aide Wanted: Seeking a warm, dependable caregiver in *(city)* for *(approximate hours per week, day(s) and times)*. Position involves light housework, cooking and companionship. Ideal candidate has experience with older people and training in CPR. Salary and benefits according to experience. Call *(phone number)* after *(time)*.

Screening Home Caregiver Candidates

As you get responses to the advertisement, interview all candidates to find the one who best meets your needs. Please note that employment laws and regulations vary from state to state. The information in this section is purely for informational purposes and should not be relied upon as legal authority. Seek the advice of a legal professional with regard to all legal issues. The following are recommended steps you may want to take in the screening process.

1. **Do Your Homework**—Consider your needs and expectations. Research your responsibilities as an employer, particularly in the areas of wage and overtime rules, workers’ compensation and liability, payroll taxes and other “employer-type” liabilities. Since employment laws vary from state to state, it is best to seek advice from a local legal or tax professional. For additional information about your federal and state tax obligations, consult IRS publication 926, *Household Employer’s Tax Guide*. You may also contact your state’s Department of Labor and income tax authorities for this and other related information. *Note*—If you intend to hire someone who is not a U.S. citizen, there are other requirements of which you should be aware. Speak to a legal professional for more information.

As you prepare to interview candidates and ask them for personal information, you should be aware of the appropriateness of your questions and ensure that they fall within legal guidelines. Questions asked of a prospective employee about age, race, national origin, citizenship, religious beliefs, sexual preferences, physical and mental health, and family and marital status are potentially illegal. As stated earlier, consult your lawyer about your state’s employment laws and regulations.

2. **Conduct a Telephone Interview**—Pre-screen candidates via a brief telephone interview. A successful telephone interview should provide you with details about the candidate’s work history, compensation requirements and suitability for the position, as well as a sense of the caregiver’s character, work habits and motivations. It also enables you to disqualify candidates you don’t want to pursue.

3. **Have Candidates Complete a Written Application**—Ask those candidates you are interested in to complete an application (ask for information pertaining to educational background, work experience, references, etc.) and/or to submit a résumé to you. Use this to further narrow down candidates you would like to interview in person.
4. **Conduct a Face-to-Face Interview**—During the interview, present your needs and expectations, provide a written job description and listen carefully to your candidates' responses. For your convenience, a list of sample interview questions is located at the end of this guide. As you ask questions, pay attention to each candidate's tone of voice, speech and body language. This is your opportunity to form impressions about the candidate's maturity level and ability to handle stress. Carefully observe how they interact with you. If the caregiver will be caring for a loved one, introduce the final candidates to your loved one. Observe how they interact and ask your loved one for feedback on the candidates. *Note*—As mentioned in step one above, be aware of the appropriateness of your questions and ensure that they fall within legal guidelines. Consult your lawyer about your state's employment laws and regulations.
5. **Telephone References**—References can provide valuable information and insights about a candidate that you may not find out during the interview process. When calling references, try to verify details that were shared with you during the candidate's interview and note any discrepancies. Ask previous employers if they would rehire the candidate and request additional information if the answer is "No." Listen carefully and take notes so you can refer to them later.
6. **Conduct a Background Check**—Conduct a background check on finalists. This will provide you with an element of safety in addition to peace of mind. Background checks are described in the next section.

Finally, take your time screening candidates and don't hire anyone in haste. Once you've selected a caregiver, consider having that person sign an agreement that specifies the terms of your employment relationship.

Background Checks for Home Caregivers

If you have used an agency to find an in-home caregiver, the agency may conduct a background check for you (though some charge a fee). Some agencies contract with an investigative firm or private investigator who does the check for them; others ask for self-verification by the candidate.

If you are hiring a caregiver on your own, you can hire a background checking agency or an investigator to conduct a criminal record search and driver's record check for you. Agencies have access to government databases or other criminal record systems not available to civilians—and they can typically access information quickly. Before an agency will perform a background check, however, you must ask the potential caregiver to sign a release (which is usually provided by the background checking agency).

You may also opt to conduct a limited background check on your own. The following tips may help:

- Contact the state Department of Motor Vehicles where your candidate is licensed to obtain the candidate's driving record, and to confirm his or her address, date of birth and physical description.

- Call the county court in the county(ies) where you want to conduct a search to inquire about court procedures for conducting a limited criminal check that may uncover aliases, multiple Social Security numbers and domicile history. You may need written authorization from the candidate you are investigating. *Note*—This self-initiated search will be limited to places where the candidate has said he or she has lived, since individuals do not have access to the U.S. Justice Department’s national data bank of criminal records. Additionally, these criminal checks will not reveal convictions seven years old or older, arrests that did not lead to convictions, records of juvenile crimes, or convictions within the last 30-90 days.
- Contact credit report bureaus to obtain a credit report (with your candidate’s written permission), which may reveal work history and previous addresses. This can help you verify that the information on your candidate’s written application is indeed true.
- Ask potential candidates to obtain a “good conduct” letter from the police departments in the towns where he or she has lived to certify that his or her record is clear of criminal convictions in a particular jurisdiction. Although this letter has limitations, it may be used in combination with other methods to conduct a more complete background check.

Note—State laws differ in what they allow an individual to check in a background check. Consult with each of the above organizations to determine the laws in your state.

Remember, no background check is fool-proof. Record checks performed by a private investigator or an individual may not reveal any out-of-county or out-of-state convictions and will not divulge anything about an individual whose past offenses were committed

under a different name. Background checks can be valuable, but they are only part of the screening process, which should include a variety of carefully planned interviews as well as thorough personal reference checks.

Cost of Home Care

Fees for home care services vary depending on where you live, whom you hire and the type of services you require. A variety of government assistance programs such as Medicare, Medicaid or special state programs may cover some or all of the cost of certain home care services as outlined briefly in this section.

Medicare Coverage for Home Care

Medicare laws change frequently, however, Medicare may cover home health care costs if:

- The patient is a Medicare recipient.
- A doctor has determined that the patient needs skilled medical care in the home by a skilled care professional (such as a registered nurse, physical therapist, occupational therapist, etc.) and he or she prepares a plan for that care.
- The care is part-time or intermittent (less than seven days a week or less than eight hours per day over a period of 21 days), and provides skilled nursing care, physical therapy or speech language pathology services.
- The patient is homebound.
- The home health care agency is approved and certified by Medicare.

What Medicare Covers

If the patient is determined to be eligible for home health care benefits, Medicare may pay for the following:

- Skilled care on an intermittent or part-time basis, as long as the care is provided by a licensed nurse
- Home health aide services used intermittently or part-time that provide assistance with personal care (e.g., bathing, dressing and using the restroom). These services don't have to be provided by a licensed nurse. *Note*—These services are only covered when skilled care is required in addition to assistance with personal care.
- Physical therapy when medically necessary
- Speech language therapy when medically necessary
- Occupational therapy (which teaches the patient new ways to eat, dress and perform other tasks) when medically necessary, even if the patient no longer needs skilled care
- Medical social services to assist with social and emotional aspects of an illness
- Medical supplies such as wound dressing
- Medical equipment such as a wheelchair or walker (Medicare pays 80 percent of the approved amount)

What Medicare Does Not Cover

Although Medicare laws change frequently, Medicare typically does not cover:

- 24-hour home care
- Cost of self-administered prescription medications
- Home-delivered meals (e.g., Meals-on-Wheels)

- Homemaker services (e.g., cleaning, laundry and shopping)
- Custodial care (personal care such as eating, dressing and bathing) provided by home health aides, when this is the only service needed

Medicaid Coverage for Home Care

Medicaid may cover some home care expenses if it is determined that the individual would otherwise be nursing-home eligible. State rules and regulations regarding Medicaid coverage vary, but most states cover nursing care, home health aide services and/or medical supplies and equipment—and some may also cover physical therapy, occupational therapy, speech pathology and audiology services. Check with your state Aging Office, Medicaid office or Department of Social Services office for more information.

Backup Care

Once you have a reliable care plan in place, establish backup care—temporary or short-term care for those times when your regular care arrangements are disrupted either expectedly (due to scheduled closings, holidays, vacations, etc.) or unexpectedly (due to illnesses, inclement weather, family or other emergencies, etc.). Don't make the mistake of becoming overly dependent on systems you've set up. Instead, work out a backup plan as soon as possible.

Checklist for Evaluating a Home Health Care or Employment/Placement Agency

This checklist will help you ask the right questions when evaluating home health care or employment/placement agencies. Make copies and take one with you to each agency you visit.

Name of Agency: _____

Licensing and Certification

1. **Do you have a license?** (*Note*—Home health care agencies are required to be licensed by the state; employment agencies are not.) No Yes
2. **Do you have any professional certifications?** No Yes
What type? _____
3. **Is the agency accredited?** No Yes By whom? _____

Program Philosophy and Care

4. **Do you perform a patient assessment?** No Yes
5. **Who conducts the assessment and what does it entail?** _____

6. **Is the patient's physician consulted as part of the assessment?** No Yes
7. **Do you include the patient and family members in the process of developing a care plan?** No Yes
8. **Do the patient and family members receive a copy of the care plan?**
 No Yes
9. **Are patients and/or family members routinely involved in care plan changes?**
 No Yes
10. **How do you follow up on and resolve problems?** _____

11. **What procedures are in place for handling emergencies?** _____

12. **Who should be contacted in case of an emergency?**
Contact: _____
Telephone number: _____

Services

13. **How many years have you been in the business?** _____

14. **What services do you offer?**

- | | | |
|---|---|--|
| <input type="checkbox"/> Social services | <input type="checkbox"/> Case management | <input type="checkbox"/> Occupational therapy |
| <input type="checkbox"/> Companionship | <input type="checkbox"/> Patient evaluation | <input type="checkbox"/> Physical therapy |
| <input type="checkbox"/> Skilled nursing care | <input type="checkbox"/> Respite care | <input type="checkbox"/> Speech-language therapy |
| <input type="checkbox"/> Custodial/personal care | <input type="checkbox"/> Backup care | <input type="checkbox"/> Rehabilitative care |
| <input type="checkbox"/> Transportation/Escort Services | | |
| <input type="checkbox"/> Other: _____ | | |

15. **Do you require a minimum service time per visit?** No Yes

Please explain: _____

16. **Can you provide at least three references?** No Yes

Reference 1: _____

Reference 2: _____

Reference 3: _____

Staff and Training

17. **What types of providers do you represent?** (Ask for all pertinent information including degrees and/or certifications as well as brochures that explain their care philosophies and practices.)

- | | |
|--|--|
| <input type="checkbox"/> Homemakers | <input type="checkbox"/> Home health aides |
| <input type="checkbox"/> Certified nurses' aides | <input type="checkbox"/> Licensed or vocational nurses |
| <input type="checkbox"/> Registered nurses | <input type="checkbox"/> Occupational therapists |
| <input type="checkbox"/> Physical therapists | <input type="checkbox"/> Speech language therapists |
| <input type="checkbox"/> Personal care aides | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Dietitians | |

18. **How do you select and train employees? Describe the general and special training that caregivers have received.**

19. **Do you provide/require ongoing training for caregivers?** No Yes

Please explain: _____

20. **Do you protect employees with written personnel policies, benefit packages and malpractice insurance?** No Yes

21. Do you bond and insure professional providers? No Yes
22. Do you conduct background/reference checks on all providers? No Yes
23. Do you assign supervisors to oversee the quality of patient care being received in the home? No Yes Who? _____

24. How often do supervisors make visits? _____
25. Are there limits on the minimum or maximum numbers of hours a provider may work? No Yes Please explain: _____

26. Are there limits on the types of tasks a provider may do or when they may be done? No Yes Please explain: _____

27. Am I allowed to interview/meet prospective providers? No Yes
28. Do you have a backup care policy in place in case the provider is unexpectedly unavailable? No Yes Please explain: _____

29. What happens if I am dissatisfied with the provider? Will you replace him or her? No Yes Is there a charge? _____

Finances and Insurance

30. Do you provide written statements or a contract explaining all of the costs and payment plan options associated with home care (even if part or all of the charges are covered by Medicare or other insurance)? No Yes
31. Who pays the provider—the agency, or the person using the service?
 Agency Care recipient
32. Who is responsible for tax and other employment responsibilities? _____

33. What type of insurance do you accept?
 Medicare Medicaid
 Private insurance. What type? _____
34. Does the agency offer a sliding fee scale based on the income of the homebound person? No Yes Please explain: _____

Checklist for Evaluating a Home Caregiver

If you choose to hire a home caregiver on your own, you may have to advertise for and screen candidates. Conduct initial screenings over the telephone and set up an in-person interview with only the candidates you are interested in. Consider using this checklist as a guide when conducting the interview; adapt it to your own needs as you see fit. Make several copies and use it each time you interview a candidate.

Name of Home Caregiver: _____

Background and Experience

1. What types of degrees and certifications do you have? _____

2. Are you required to be licensed? No Yes By whom? _____

3. What jobs have you held previously? _____

4. How long were you employed at each of your previous jobs and why did you leave? _____

5. What makes you suited for this type of work (e.g., personality, personal experiences, training, etc.)? _____

6. Can you provide at least three references? No Yes (Call at least 3)
Reference 1: _____
Reference 2: _____
Reference 3: _____

Caregiver Care Philosophy

7. Please give an example of a problem you encountered in the past as a caregiver and what you did to resolve it. _____

8. Do you have any experience caring for patients with specific special needs?
 No Yes Please explain: _____

Services

9. **What services can you provide?**

Companionship Housekeeping Transportation/Escort services

Custodial care Skilled care Incontinence care

Other: _____

10. **Do you have a car? A valid driver's license? Car insurance?** No Yes

11. **Will you be able to perform all the tasks listed in the job description I have provided?** No Yes

12. **Are there limits on the minimum or maximum number of hours you work?**

No Yes Please explain: _____

13. **If you cannot work one day, how much notice would you give me?**

14. **Do you have any other responsibilities or obstacles that might interfere with this job (i.e., family needs, transportation, scheduled events, etc.)?**

No Yes Please explain: _____

15. **Would you be willing to do light housework?** No Yes

Please explain: _____

Additional Question for Live-In Providers

16. **Will you need furniture and other accommodations for your room?**

No Yes

Compensation and Insurance

17. **What are your salary requirements?** _____

18. **Will you provide your own medical insurance?** No Yes

Helpful Resources

Centers for Medicare and Medicaid Services

7500 Security Boulevard
Baltimore, MD 21244
877-267-2323
www.cms.hhs.gov

This is a federal agency within the Department of Health and Human Services that administers the Medicare and Medicaid programs. Call or visit its web site for information.

Eldercare Locator Hotline

National Association of Area Agencies on Aging
927 15th Street N.W., Sixth Floor
Washington, DC 20005
800-677-1116
202-296-8130
www.eldercare.gov

This nationwide service refers people to state and local organizations on aging. It is a public service of the United States Administration on Aging, administered by the National Association of Area Agencies on Aging (NAAAA) and the National State Units on Aging. The NAAAA web site (listed here) can link you to the Eldercare Hotline or you may call toll-free.

Joint Commission on the Accreditation of Healthcare Organizations (JCAHO)

One Renaissance Boulevard
Oakbrook Terrace, IL 60181
630-792-5000
www.jcaho.org

This organization accredits home health care organizations including hospitals, long-term care facilities and home care agencies. Call to find out if a facility you are interested in is accredited by this organization.

Medicare Online

www.medicare.gov
800-633-4227 (1-800-MEDICARE)

This web site provides information on Medicare, Medigap policies and Medicare Health Plans. The site's Nursing Home Compare section lists all Medicare certified facilities in the United States with up-to-date inspection and deficiency information.

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