



# Professional Care Management

If you care for an older loved one, it's important to continually assess his or her needs to ensure that your loved one is living comfortably and safely. If you notice signs that your loved one is beginning to need help with daily tasks, has had a significant change in his or her health, or you would simply feel more comfortable having a professional assess your loved one's needs, consider privately hiring a Professional Care Manager (PCM). A PCM is a professional who can assess an individual's situation, prepare a care plan, and provide supervision and monitoring services as necessary. This guide provides information on the services provided by a PCM, fees for PCM services, and tips for communicating with your older loved one about a PCM.

## Services Provided by a PCM

PCMs work to keep an individual in the least restrictive environment for as long as possible while also anticipating future needs and preventing crisis situations. Specifically, a PCM typically can provide the following services:

- Perform care planning assessments to identify problems and the need for care services.
- Advocate for your loved one with medical, insurance and other professionals.
- Offer short-term or ongoing assistance for long-distance caregivers by coordinating care and keeping caregivers informed of an individual's condition and status.

Amber worries that her elderly father seems to be getting more forgetful and she wonders if he's okay living alone. She explains, "I know Dad doesn't want me to worry about him and he always says that he doesn't want to be a burden, so I'm afraid the situation may be even worse than I realize. I need a professional to help us determine what type of help Dad needs while allowing him to maintain as much independence as possible."

- Screen, arrange for, and monitor home care and other services, such as transportation services, cleaning services, assistance with discharge planning, etc.
- Review financial or legal issues such as Medicare/Medicaid benefits, care facility admissions, etc. and identify and work with appropriate experts—such as attorneys and financial professionals—regarding these issues.
- Ensure that your loved one complies with health insurance/entitlement program requirements—for example, that forms are filled out fully and accurately and submitted on time, that referrals are obtained before visits to providers, etc.—in order to receive all possible aid from the government and private programs.
- Perform an analysis to identify cost-saving strategies, such as shifting your loved one from name brand to generic medications (if appropriate) or helping your loved one sign up for a state prescription discount program.

- Analyze in-home medical equipment needs and contact providers.
- Coordinate a move to your home or to a care facility.
- Help arrange respite care—temporary care that can be provided inside or outside the home, which provides a break for caregivers.
- Counsel, support and educate you, your loved one and other family members on caregiving needs and changes.
- Conduct or find support groups that relieve stress and promote understanding within families.
- Advocate for your loved one's rights and safety.

A PCM can be especially helpful if your loved one lives far away and you are unable to check on him or her frequently.

### **Fees for PCM Services**

PCMs usually work independently. Cost varies, but typically there is an initial assessment fee (which can range from \$300 to \$600 or more) plus an hourly rate for services (ranging from \$85 to \$200 an hour) that does not include the cost of any recommended resources/services. Keep in mind that while insurance may cover some services (home care, skilled care, etc.), fees for PCMs usually are not covered by insurance (although some long-term care insurance policies may cover them).

### **Evaluating a PCM**

Since PCMs are not regulated, it is important to evaluate their experience and credentials. Most PCMs have expertise in the health care and social services systems and a minimum of a bachelor's degree; most also have a master's degree in a related field (e.g. public health, social work, etc.). In general, they should be state-licensed in their profession, if required. For example, Registered Nurses must be licensed by the state in which they practice. The PCM should also have current liability insurance. Suggested coverage for a PCM is \$500,000 per occurrence, \$1,000,000 aggregate. The PCM should also have plenty of hands-on experience. Question PCMs about their case load; if they have too many clients, they may not be able to give your loved one adequate attention.

Many employers offer some level of care management services to their employees for free or at a reduced rate. Check with your supervisor or your Human Resources representative to find out if your organization offers this benefit.

### **Talking to Your Loved One About Professional Care Management**

Discussions with your loved one about his or her care can be challenging, especially when they involve sensitive issues like independence, health, personal information, finances and changing family roles. Older loved ones may be even more reluctant to share this type of information with a PCM, but stress to your loved one that the PCM is there to help find ways to support your loved one's wishes and independence. Before introducing your loved one to the PCM, brainstorm with the PCM about ways to make the introduction easier. He or she may have experience in

identifying the best way to approach the situation. In addition, consider the following tips to help you communicate openly and sensitively with your loved one about PCM services:

- **Remind your loved one that you care about his or her well-being**, and that you want him or her to take an active role in making decisions about his or her welfare.
- **Explain the role of the PCM.** Talk to your loved one about the services that a PCM can provide and position the PCM as advocate for your loved one.
- **Educate your loved one about what will happen at the PCM meeting.** Stress that you are not trying to take away his or her independence; rather you are trying to find ways to help him or her live as independently as possible.
- **Encourage your loved one to communicate directly with the PCM.** Give your loved one time to respond to questions and talk directly with the PCM about his or her concerns.
- **Include your loved one in the conversation.** Try not to talk about your loved one as if he or she is not there.
- **Ask for clarification.** If your loved one does not appear to understand what the PCM is saying, ask the PCM to explain.
- **Be patient.** If your loved one is resistant to the PCM, try again at another time and consider having another family member, clergy or doctor broach the subject.

## Helpful Resources

**National Alliance for Caregiving**  
4720 Montgomery Lane, 5th Floor  
Bethesda, MD 20814  
[www.caregiving.org](http://www.caregiving.org)

This organization is a national resource center providing information on caregiving issues, eldercare conferences, publications and training for family and professional caregivers.

**National Association of Professional Care Managers**  
3275 West Ina Road, Suite 130  
Tucson, AZ 85741  
520-881-8008  
[www.caremanager.org](http://www.caremanager.org)

This organization can provide referrals to professional care managers nationwide who are members of this association.

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