

BEFORE YOU HIRE HOME CARE

(http://www.seniorlink.com/articles/A32_N7_ALF.html)

If you are like most caregivers, selecting home care services is more complex than you were prepared for: Will Medicare pay for the services? How do you find the best provider? Should you go through an agency or hire privately? Do you need a home health aide or a companion?

To get you started on the right foot, we've outlined some of the basics on hiring home care. Keep in mind that finding the right help can take some help. Care managers are professionals, such as social workers and nurses, who specialize in assessing elders' needs and arranging the necessary support. Plus, as locally-based professionals, they are intimately familiar with the best providers in your area. Before you hire home care services, you may consider consulting a care manager to help your family select the right services and the highest quality vendors.

Agency vs. private hire

Home care services are available for hire privately or through an agency. Each has advantages, so long as you know what you are getting involved in.

There are distinct benefits to hiring a caregiver through a home care agency: agencies carry liability insurance, perform all reference and background checks on workers, handle payment to caregivers and guarantee backup care. You should be aware, however, that agencies may require that you use a minimum number of hours.

Some agencies are certified to provide Medicare-covered services. Unfortunately, these agencies do not have a reputation for excellence in that they perform no more than the required tasks. Some Medicare-certified agencies also may operate private arms that deliver high quality.

If you hire a caregiver privately, the burden of finding,

interviewing and background-checking caregivers is your responsibility. So is payment (which may involve calculating taxes, etc.) and locating backup care. On the plus side, performing interviews yourself is the best way to find a good fit, and some of the very best caregivers work privately.

If you hire a private caregiver, it is reasonable to have high expectations of his or her performance. For example, the caregiver should not require step-by-step instructions or task lists; rather, he or she should be observant and work intuitively. The caregiver also should be forthcoming with details of the senior's status.

The best way to locate a private caregiver is through the grapevine. If a senior has worked well with a therapist or an aide in a facility, for example, s/he may be willing to do some private work for your family. The other avenue for finding private caregivers is through a care manager. Local care managers have identified exceptional caregivers in your community and will refer clients to them.

Medicare coverage

Many families are dismayed to learn that Medicare only covers home care services under select circumstances—namely, when an individual's physician has ordered medical care at home or the senior is homebound. Unfortunately, Medicare does not cover home care services for custodial purposes, including personal care that is not part of a treatment plan.

Without Medicare's help, some caregivers rely on publicly-available services. Contact your local Area Agency on Aging to get a list of service providers in your community (see sidebar). Some community-based organizations provide services on a sliding fee scale based on income. You also may find volunteer services to meet some of your needs, such as check writing, transportation and friendly visitor programs.

Know what you need

Despite good intentions, many families do not thoroughly assess an elder's needs and, as a result, may hire services that are inappropriate or inadequate. It also happens that families pay too much for unnecessary services. Some agencies (good ones) will send a social worker or a nurse to make an assessment before placing a service provider in an elder's home.

Geriatric care managers are the best equipped to evaluate a senior's needs. Care managers will perform a comprehensive assessment, including factors like home safety, nutrition, mobility, personal care and household functioning, to ensure that all of your loved one's needs are identified and addressed in a well thought-out plan of care.

Likewise, care managers have extensive experience working with service providers in the senior's community, eliminating the need for family members to search for and screen caregivers. Working with a care manager creates peace of mind for families that are, understandably, confused by the complex system for eldercare services.