



A Brief Guide to Home Care

What Is Home Care?

Home care can help people recovering from an illness or an injury or those who have chronic conditions or are disabled. If your family member is being discharged from a hospital, nursing home, or rehabilitation facility, you should ask if he or she may be eligible for home care.

What Kind of Services Does Home Care Offer?

Your family member may be able to receive:

- ▶ Skilled care (nursing, physical therapy, occupational therapy, social work)
- ▶ Custodial care (assistance with bathing, dressing, toileting, feeding, light cleaning, patient's laundry)

Home Care Is Person Care, Not House Work

Who Pays For Home Care Services?

- ▶ Most insurance companies (Medicare, Medicaid, and private insurance) will pay for home care only if the patient needs part-time, limited skilled care services provided by a home care agency. Once skilled care services are approved, some custodial care may be covered as well.
- ▶ Home care workers, both those who provide skilled services and custodial care, can be hired privately and paid by the patient and/or family.

How Can My Family Member Get Home Care?

- ▶ For Medicare coverage, a doctor has to see the patient and certify in writing the clinical need for home care.
- ▶ Some home care agencies may be willing to assist you in having the doctor see your family member and complete the certification.
- ▶ If you hire home care services privately (without insurance reimbursement), a referral is not needed.

What Happens After A Referral Is Made?

- ▶ The home care agency will schedule a first visit where a nurse will evaluate your family members' condition and determine which and how much service will be provided.
- ▶ You should plan to be present during the first home care visit. You can provide important information in the evaluation process, ask questions, or express your concerns if you disagree with the evaluation.
- ▶ The home care agency will then ask your family member's insurance company to authorize services. The insurance company may authorize all services requested, some or none, depending on the specific policy. If you disagree with the insurance company's decision, you should ask about the appeal process.

How Do I Work With Home Care Workers?

- ▶ Understand the complete plan of care, including your rights and responsibilities.
- ▶ Understand the role of each person providing care (e.g. nurse, physical therapist, aide).
- ▶ Let the workers know about any religious and other cultural practices your family member keeps.
- ▶ Find out if the workers have any religious or other cultural practices you need to be aware of.
- ▶ Set reasonable expectations and boundaries to maintain mutual respect.