

## Home Care 101 Presentation Handout

*The following content is strictly informational and should not be taken as legal or medical advice. Call atHome (217-356-1111) to discuss any of your in-home care needs. For specific information related to your personal situation, please discuss with your doctor, legal counsel, insurance agent, or other relevant party.*

### **The Ten Key Signs that You or a Loved One Could Benefit from In-Home Care:**

1. Memory Challenges
2. Decreased Personal Hygiene
3. Decreased Housekeeping & Lawncare
4. Nutrition Challenges
5. Depression and Isolation
6. Increased Medical Needs
7. Driving Concerns
8. Mobility Concerns
9. Broken Household Items
10. Major Health Concerns

### **Differences to Consider between Home Care Agency and Private Caregiver:**

- **Background Checks** - Agencies are required to perform background checks on employees. For private caregivers, you are responsible for background checks.
- **Insurance** - Agencies provide professional liability insurance. Private caregivers typically do not have this insurance.
- **Sick Days** - Agencies provide backups when the primary caregiver cannot work. When hiring privately, there typically is no backup.
- **Hiring** - It can be easier to find an agency than it is to locate and hire a private caregiver.
- **Payroll** - Agencies manage payroll and taxes. When hiring a private caregiver, the family must manage payroll and withholdings.
- **Expense** - Going through an agency can be more expensive than hiring privately.
- **Education** - Agencies provide education and ongoing training to all employees. For private caregivers, families must train the caregiver.
- **Services** - Some agencies offer a range of services and levels of care. Private caregivers are limited to that specific caregivers skillset.

### **Limited Income:**

Less than \$25,000/year for an individual or \$35,000 for households of 2+ MAY be eligible for state-funded services. To learn more, call Family Service: 217-352-0099

### **Steps to Hire a Private Caregiver:**

1. Preparing for and Writing Job Description- Assess what type of care is needed and determine a pay rate- keep in mind the \$11 minimum wage and the \$22 average Illinois rate for homecare. In writing the job description, include hours, days, duties, and experience desired.

2. Finding the Right Caregiver- Ask around in your community of friends and neighbors, and check online job boards (i.e. Care.com). When interviewing, confirm that they understand the basics and ask questions to assess experience. Conduct a background check to verify employment history, certifications, and more
3. Making it Official- Create or find a suitable job contract that details expectations, payment amounts, time-off, duties, and more.

**Ongoing Responsibilities with a Private Caregiver:**

1. Duties as Employer- As an employer, ensure completion of EIN, Tax ID Number, Workers Compensation Insurance, an I-9, W-4, and report the new employee to the state within 20 days.
2. Training and Management- Employer is responsible for training and managing the caregiver, and dealing with any conflict that arises.
3. Finances and Legalities- Employers are responsible for calculating, withholding, and paying Medicare, Social Security, Income Taxes, and more. Employers are also responsible for keeping necessary records for legal purposes.

Home Oriented Home Services License	Home Nursing License	Health Oriented Home Health License
<ul style="list-style-type: none"> <li>-Nonmedical Services</li> <li>-Housekeeping</li> <li>-Cooking</li> <li>-Laundry</li> <li>-Companionship</li> <li>-Activities of Daily Living (Toileting, bathing, eating, dressing, grooming, transferring)</li> </ul>	<ul style="list-style-type: none"> <li>-Observation and reporting of status and conditions (weight, vitals, etc.)</li> <li>-Medication Administration and pillbox setup</li> <li>-Infusion</li> <li>-Complex dressing changes</li> <li>-Patient &amp; caregiver education</li> <li>-Catheter and ostomy care</li> <li>-Oversight of aide services</li> <li>-Other skilled nursing activities</li> </ul>	<ul style="list-style-type: none"> <li>-All services listed under Home Nursing Agency</li> <li>-Therapy Services               <ul style="list-style-type: none"> <li>-Occupational, Physical and Speech Therapies</li> </ul> </li> <li>-Social Work Services</li> <li>-Some qualified services can be covered by Medicare</li> </ul>

## Champaign County Licensed Agencies

		Local Company A	Local Company B	Local Company C	Local Company D	Local Company E
 Home Services	✓	✓	✓	✓	✓	✓
Home Nursing	✓	✗	✗	✗	✗	✓
Accepts Long-Term Care Insurance	✓	✗	✓	✓	✗	✓
Concierge Program (Meal Delivery)	✓	✗	✗	✗	✗	✗
Caresharing	✓	✗	✗	✗	✗	✗
Accepts Medicare Funding	✗	✗	✓	✗	✗	✓

The atHome **Caresharing** Program is a unique model in which a caregiver is assigned to a small neighborhood of clients and the caregiver floats between homes providing care for the clients throughout the day as needed, similar to as Assisted Living. This model saves the client 25-30% from traditional in-home care costs. The atHome **Concierge Program** includes in-home salon services, lawn care, snow removal, meal delivery, technology support, home maintenance and more.

### What Questions Should I Ask When Vetting Agencies?

The Mayo Clinic suggests asking questions on the following topics:

- **Services**
  - Will I receive a written care plan and list of rights and responsibilities?
  - When will service be provided? Is care available 24/7?
  - How are problems addressed and resolved? Whom can I contact with requests, questions, or complaints?
  - When can services begin?
- **Quality of Care**
  - How does the agency train and monitor caregivers? Does the agency provide continuing education?
  - Do the agency employees seem friendly?
  - How do I know if my caregiver is working the hours they are supposed to, and how can I get status updates on the services they are providing?
- **Qualifications**
  - Is the agency licensed by the state? Is it certified to meet federal requirements for health and safety?
  - What type of employee screening is done?
  - Can the agency provide references, resumes, or reviews?

- Is the agency inspected by an outside organization? If so, when was the last inspection? Are inspection results available?
- **Costs**
  - How does the agency handle expenses and billing? Ask for literature explaining all services, fees, and costs.
  - Will agency fees be covered by health insurance or Medicare? Check what kind of coverage your health insurance offers.
  - What resources does the agency provide for financial assistance, if needed? For instance, is a payment plan available?

#### **Red Flags to Look For:**

- Poor reviews online
- Inability or refusal to provide recommendations or references
- Rude or dismissive staff
- Refusal or avoidance of discussing cost
- Agency is unlicensed
- Agency is uncomfortable with family present

#### **What to Expect for Costs:**

- Local companies charge around \$25/hour for personal care assistance and \$26/hour for home health care (averages collected from “secret shopping”)
- Generally there are minimum time blocks (i.e. 2-4 hours). For less hours, rate increases
- To plan your annual cost, multiply the rate/hour by the hours/week, then multiply by 52 for the 52 weeks of the year
- Keep in mind that there may be increased rates for holidays, other fees involved, or that you or a loved one may need a different number of hours than anticipated

#### **Insurance:**

Most companies do not accept Medicare and in-home care is rarely covered at 100%. Long Term Care insurance is an option to consider for those who want to ensure coverage for services such as in-home care, Assisted Living, and Nursing Homes. Talk to your agent about options.

#### **Homeowners Insurance and Home Care:**

Your homeowners insurance may extend liability and medical payments from your homeowners policy. This means that in unfortunate situations such as theft or injuries, your homeowners insurance may be able to help. Talk to your agent for specifics.

#### **Contact Us:**

We would love to have the honor of helping you or your loved one live the best life possible “atHome”. Call us today to learn more! 217-356-1111