

Home Care 101

Presented by atHome with Clark-Lindsey



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3 out of 4

adults age 50 and older want to stay in their
homes and communities as they age



66%

of nursing homes say they may close in 2021
due to the pressures of Covid-19



**10 Key Signs
That You or a Loved
One Could Benefit
from In-Home Care**



01

Forgetfulness

- Missed doses on medication
- Forgetting appointments or tasks
- Increasingly relying on memory aids (sticky notes)

02

Decreased Personal Hygiene

- Unwashed clothes and/or body odor
- Unbrushed teeth or hair
- Dirty hands or nails

03

Decreased Housekeeping and Lawn Care

- More clutter than normal (dishes, laundry, etc.)
- Overgrown grass, bushes, or other lawn issues
- Dirty surfaces such as floors and countertops

04

Improper Nutrition

- Decreasing ability to plan and get groceries
- Decreasing stamina to stand/move for food prep
- Increasing reliance on canned/frozen foods, etc.

05

Depression and Isolation

- Changing sleep patterns
- Irritability
- Withdrawal, boredom, or general lack of interest

06

Illness or Surgical Recovery

- Needing increased wound care
- On new medication
- Difficulty following post-surgery instructions

07

Inability to Drive Safely

- Waiting until near perfect driving conditions
- Experiencing anxiety around driving
- Loss of Driver's License

08

Unsteady Mobility

- Body weakness or decreased balance
- Worsening eyesight
- Household hazards such as stairs

09

Broken Appliances

- Decreased interest in getting appliances fixed
- Broken refrigerators or ovens
- Increased need for help with clocks, lightbulbs, etc.

10

Major Health Concerns

- More regular trips to and from appointments
- Medication changes
- Needing medical observation
- New onset of acute or chronic illness/condition

A Note on Limited Income Seniors

Those with a limited income:

Less than \$25,000/year for an individual/\$35,000 for households of 2+

MAY be eligible for (some) state-funded services

Call Family Service: 217-352-0099

Private pay fees: \$18.50/hour 2-hour minimum

\$20 fee for single services (bath only, lunch prep only etc.)

Mileage fees \$.50 per mile are charged for travel in behalf of or with clients

State subsidized services are offered at no charge to the senior



Home Care Agency or Private Caregiver?

	Agency	Private Caregiver
Background Checks	All employees already background checked and notified if anything changes	Families must perform own caregiver background checks. No access to registry
Insurance	Have professional liability insurance	Usually do not have professional liability insurance



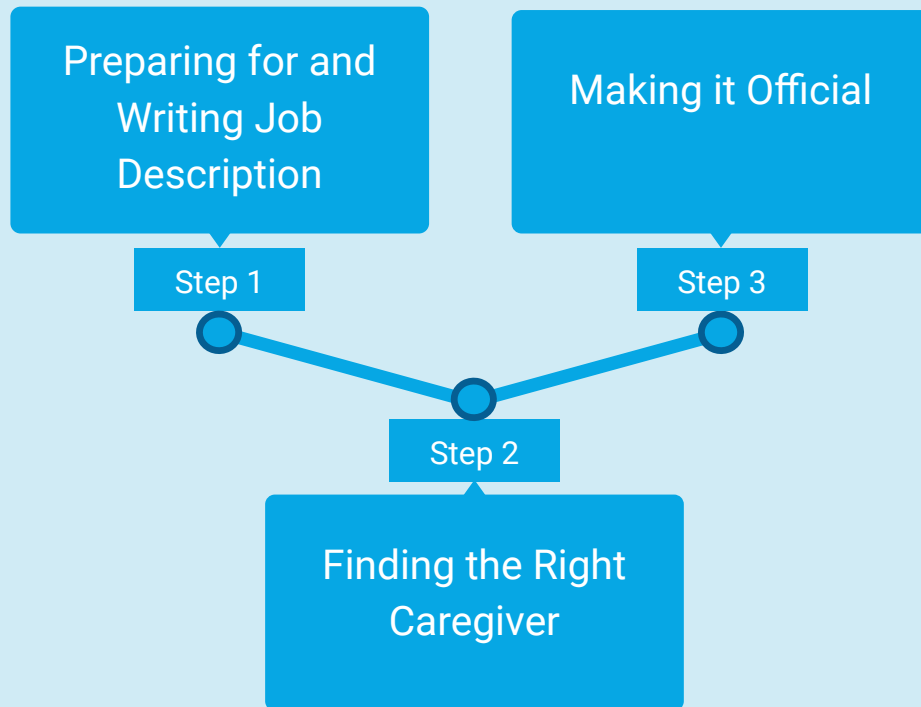
	Agency	Private Caregiver
Sick Days	Offers backup caregivers when primary caregiver cannot work	No backup caregivers for sick days
Hiring	Easy to locate and hire a home care agency	Can be challenging to locate, hire and train
Payroll	Agency manages payroll	Families must manage payroll & withholdings



	Agency	Private Caregiver
Expense	Can be more expensive	Can be less expensive
Education	Agency provides education and hands-on training	Family is responsible for training new caregivers
Services	Some Agencies offer a range of services	Typically focused on personal care instead of medical



Steps to Hire a Private Caregiver (non-agency)



Steps to Hire a Private Caregiver (non-agency)



- Determine the level of care that your loved one requires
- Determine Pay- Consider the minimum wage of \$11/hour and the Illinois average market rate of \$22/hour for In-Home care
- A job description should include:
 - Hours
 - Days/week
 - Duties caregiver would do
 - Special skills, training, or experience desired
 - Personal qualities desired, such as being patient

Steps to Hire a Private Caregiver (non-agency)

Finding the Right Caregiver

Step 2

- Ask friends, neighbors, senior centers, churches, the senior's primary doctor, and social workers
- Search or post the position on online job boards, such as Craigslist.org, Care.com, or the newspaper
- Start with basic phone interview including hours, duties, and policies
- For in-person interviews, ask about work experience, training, potential situations, and what they like about their job
- Conduct a background check through a law office or online company to verify criminal background, employment history, and more



Steps to Hire a Private Caregiver (non-agency)

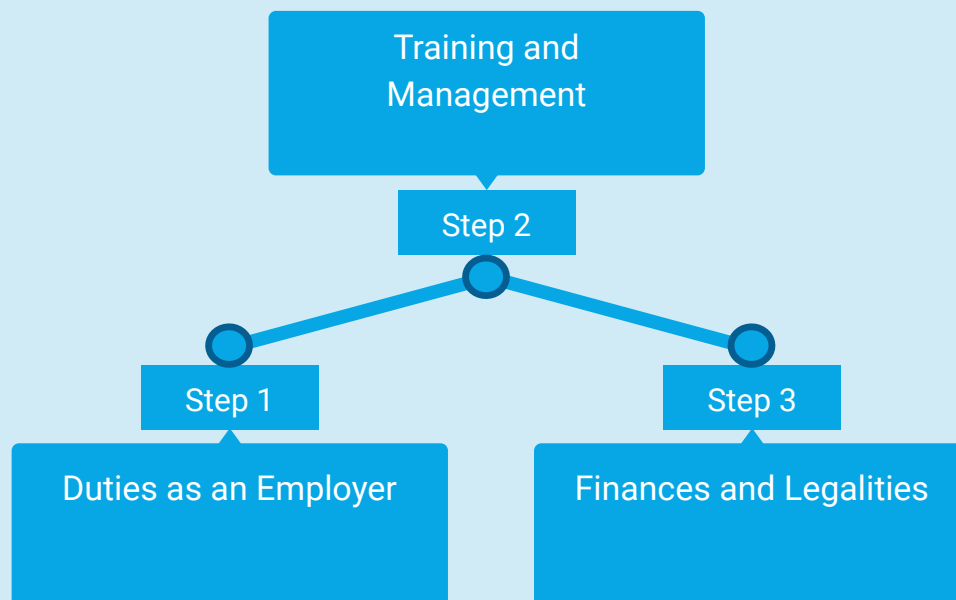
Making it Official

Step 5

- Create or find a suitable job contract
- This is a written agreement, and should include the following:
 - Start date of employment
 - Expectations
 - Payment amount
 - Vacation days
 - Duties the caregiver is to perform
- The caregiver should sign two copies, one for the caregiver and one for the employer.
- Google "Sample Senior Care Contract" for examples



Ongoing Responsibilities with a Private Caregiver (non-agency)



Ongoing Responsibilities with a Private Caregiver (non-agency)



- Ensure you complete the following tasks:
 - Get an EIN (Employer Identification Number)
 - Get a state Tax Identification Number through State Revenue Department
 - Get Workers Compensation Insurance / Disability Insurance
 - File a USCIS Form I-9
 - Complete a Form W-4
 - Complete a State W-4
 - Report the new hire to the state within 20 days

Ongoing Responsibilities with a Private Caregiver (non-agency)

Training and Management

Step 2

- Employer is responsible for training on required duties
- Being an employer of an independent caregiver is means you have a manager role:
 - Making sure caregiver shows up on time, completes duties, does a good job, etc.
 - Handle any issues or concerns- This can include firing an employee if the need arises and documenting why



Ongoing Responsibilities with a Private Caregiver (non-agency)

Finances and Legalities

Step 3

- As an employer, managing payroll includes:
 - Determining pay period
 - Calculating hours and pay
 - Reporting payments to federal and state agencies
 - Withholding and paying taxes
 - Social Security Tax
 - Medicare Tax
 - Federal and State Income tax
 - Federal and State Unemployment Tax
- 3rd party services can manage all aspects of caregiver payroll on a family's behalf for a fee



Ongoing Responsibilities with a Private Caregiver (non-agency)

Finances and Legalities Cont.

Step 3

- Pay taxes owed and employee withheld taxes to the right organizations at the right time (yearly, monthly, etc.)
- Contact your state revenue department and state labor office to learn what form requirements exist
- Keep financial and legal purposes, keep records on:
 - Employee information
 - Hourly wage and Hours worked/day
 - Dates of payments and amount paid
 - Any tax withheld (Medicare, SS, etc.)
 - Relevant tax paperwork (Form W-4, Form W-2, etc.)

Licensed Agencies

Home Care, Home Nursing, Home Health



What are the Differences in Services?

Home Oriented

Health Oriented

Home Services
License

Home Nursing
License

Home Health
License



Home Oriented

Home Services License

Provides services such as:

- Nonmedical Services
- Housekeeping
- Cooking
- Laundry
- Companionship
- Activities of Daily Living
(Toileting, bathing, eating, dressing, grooming, transferring)



Home Oriented

Health Oriented

Home Nursing License



Provides services such as:

- Observation and reporting of status and conditions (weight, vitals, etc.)
- Medication Administration and pillbox setup
- Infusion
- Complex dressing changes
- Patient and caregiver education
- Catheter and ostomy care
- Oversight of aide services
- Other skilled nursing activities



Home Health License

Provides services such as:

- All services listed under Home Nursing Agency
- Therapy Services
 - Occupational, Physical and Speech Therapies
- Social Work Services
- Some qualified services can be covered by Medicare



What are the Differences in Employees?

Home Services License

- CNAs (sometimes)
- Home Services Workers



Home Nursing License

- CNAs, LPNs, RNs, APNs



Home Health License

- CNAs, LPNs, RNs
- Physical, Speech and Occupational Therapists
- Social Workers

Which Service is Right For You?



Champaign County Licensed Agencies

	 with CLARK-LINDSEY	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	✗	✗	✓	✗	✗	✓

Home Health and Home Nursing Providers:



What Questions Should I be Asking?

Services

- Will I receive a written care plan before service begins?
- Will I receive a list of the rights and responsibilities of all parties involved?
- When will service be provided? Is care available round-the-clock, if necessary?
- How are problems addressed and resolved? Whom can I contact with requests, questions or complaints?
- When can services begin?

Qualifications

- Is the agency licensed by the state?
- Is the agency certified by Medicare to meet federal requirements for health and safety? If not, why?
- What type of employee screening is done?
- Can the agency provide references, resumes, or reviews?
- Is the agency inspected by an outside organization? When was the last inspection? Are inspection reports available?

Quality of Care

- How does the agency train and monitor caregivers? Does the agency provide continuing education?
- Are the caregivers licensed, insured and accredited?
- Do the agency's 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 to my loved ones?

Costs

- How does the agency handle expenses and billing? Ask for literature explaining all services and fees, and explanations of all costs associated with home care.
 - Will agency fees be covered by health insurance or Medicare? Check what kind of coverage your health insurance offers, and the criteria required.
 - What resources does the agency provide for financial assistance, if needed? For instance, is a payment plan available?
- Get details about costs and payments in writing.



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What are Red Flags to Look For?

Poor reviews online

Refusal or avoidance of discussing costs

Inability or refusal to provide references or recommendations

Agency is unlicensed

Rude or dismissive staff

Home care is uncomfortable with family present



What Should I Expect for Cost?

- ❖ Local companies charge around:
 - ~ \$24 an hour for personal care assistance (some as low as \$18 and as high as \$28)
 - ~ \$25 an hour for home health care

MINIMUM TIME BLOCKS: Most companies require a minimum hour block (i.e. 2-4 hours at a time). If you want less hours, they charge more per hour.



How much is that a month/year?

- ❖ To find the Monthly/Annual Cost:
 - Multiply the rate per hour by the hours of help needed per week
 - Next, multiply by 4 weeks per month
 - Or multiply by 52 weeks for your annual
- ❖ For Example: If I receive care at \$25/ an hour for 20 hours a week
 - $\$25 \times 20 \text{ hours/week} \times 4 \text{ weeks} = \text{approx. } \$2,000/\text{month}$
 - $\$25 \times 20 \text{ hours/week} \times 52 \text{ weeks} = \text{approx. } \$26,000/\text{year}$

Keep in mind that holiday coverage may cost a premium and that amount of time you *think* you need may not be what you actually need.



Insurance

Private Insurance

Most Private Insurance will not pay for non-medical Home Care Services

Medicare Coverage

Most companies do not accept Medicare Coverage

Skilled Care

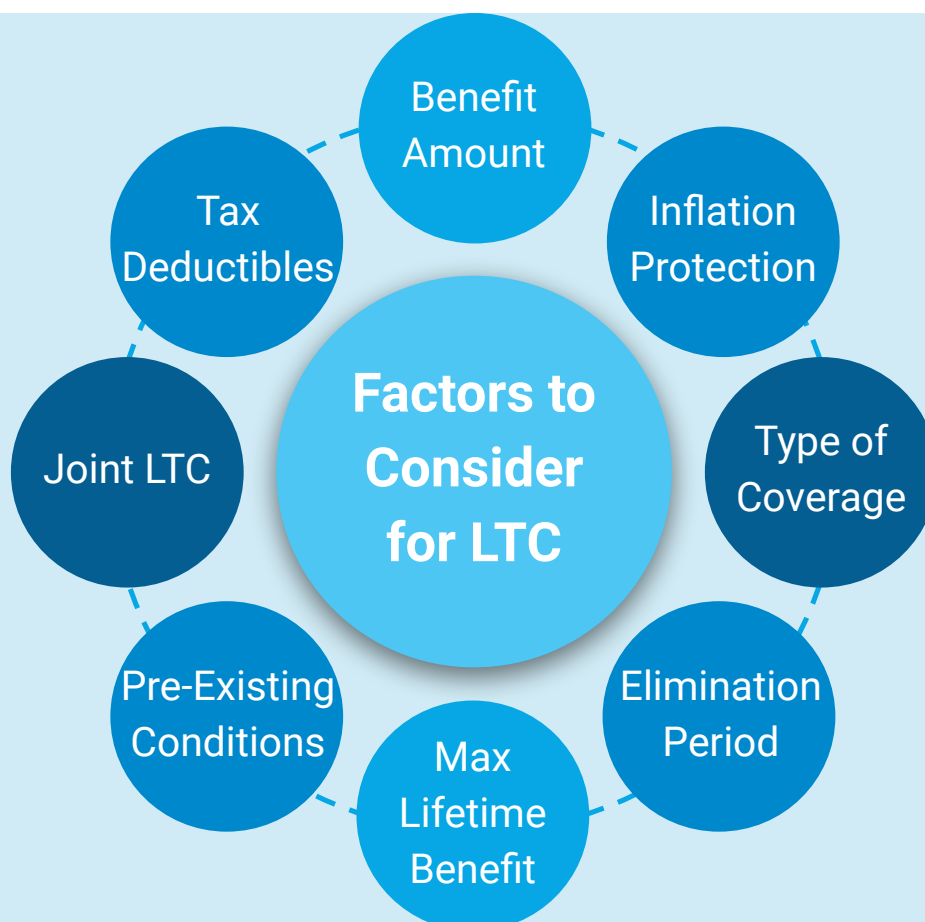
In-Home Skilled Care is rarely covered at 100%

Coverage varies from plan to plan. Call your insurance company and ask.
There are other options, such as LTC Insurance



Long-Term Care Insurance Overview

- ❖ Long-term care insurance is a type of insurance purchased from private companies
 - Covers the costs of nursing homes, assisted living, and home health care
- ❖ Benefits vary depending on the plan
- ❖ Plan ahead when it comes to building and purchasing a long-term care insurance policy
 - Premiums are lowest for healthy individuals in their fifties or sixties
 - Older seniors and those with chronic illnesses or serious medical conditions are unlikely to qualify

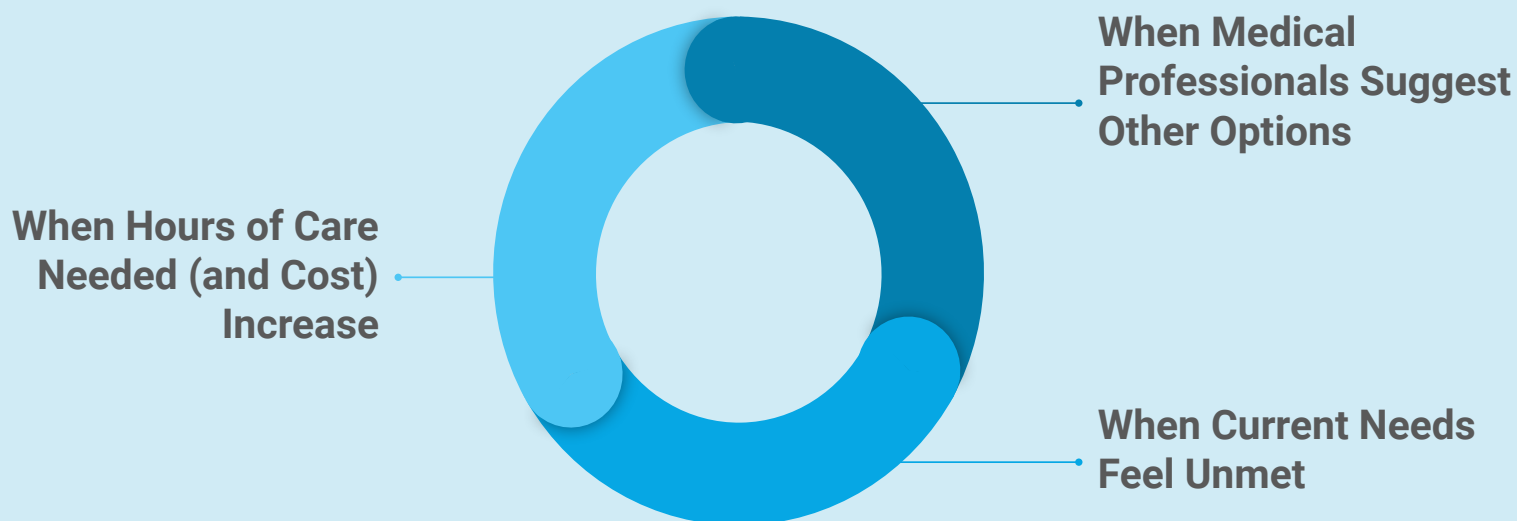


Homeowners Insurance and Home Care

- ❖ Your Homeowners policy may extend liability and medical payments from your homeowners policy
- ❖ Homeowners insurance may include extended liability in the event that you or others are injured on your property
- ❖ Homeowners Insurance may also cover theft of personal property
- ❖ **What does this mean for you?**
 - Check with your homeowners insurance on their policies, as they may be helpful for unfortunate situations such as theft or injuries



How Will I Know When Home Care is No Longer a Good Option?



How Do I Advocate for Myself or Loved Ones if Current Needs are Not Being Met?

1 Gather Information

Write down notes on the issues you are facing- keep them concise and objective

3 Establish Good Communication

Sometimes advocates need to be assertive to get better results or outcomes. But, when advocates become frustrated, this assertiveness can become overly-aggressive

2 Share the Advocate Role

Importance of many people being invested in your, or your loved one's care. This can reduce the burden on a sole caregiver and result in better care

4 Recognize When You are Out of Your Depth

If conflict has risen to a level you are uncomfortable with, gather your supports, gather documentation, and watch your communication. Try to stay calm and civil under any stress



Contact Us

Email or Call 24/7
info@athomewithcl.com
217-356-1111

Or visit www.athomewithcl.com
for more information

