



Guide to Choosing a Home Health Care Agency

There are a number of questions that may be helpful to ask when you are trying to choose a home health care agency that best suits your needs.

What Is the Charge for Care?

Request an accounting of exactly what is included in the agency's charge—including whether there are likely to be charges for traveling to and from your home, or for overtime hours worked. And find out whether you will be billed even if a service is not performed. Some agencies, for example, have minimum hourly charges for their services. Also get clear on the agency's procedure for billing—including how often you are likely to receive bills and whether your insurer will be billed directly.

What Payment Is Accepted?

Note that if you want Medi-Cal or Medicare to cover the home health care, you must choose an agency that is certified. Ask about its billing procedures. The agency should provide you with a clear and detailed written account of its charges, as well as a breakdown of what insurance providers pay and what costs the individual will be responsible for covering. Note that Medicare pays for only a short period of home health care—from one week up to a couple of months—but after that, will only cover skilled nursing or rehabilitation care.

Do Personnel Meet Competency Requirements?

Be sure to find out whether the people who will be providing the care meet state-mandated requirements. California has very specific regulations for home health care personnel.

HOME HEALTH AIDES help with daily activities such as bathing, getting dressed, getting to and from the toilet, and preparing meals. They must have completed a state-approved training program and a competency evaluation. If they do not work for two years, they must be reevaluated. They must have also completed 160 hours of training.

OCCUPATIONAL THERAPISTS help individuals become more independent by working with them to perform daily activities such as bathing and getting dressed on their own. They must have graduated from an accredited occupational therapy program or have two years of relevant work experience and have passed a proficiency exam.

PHYSICAL THERAPISTS treat illness or injuries through exercise, massage, or other treatments to improve physical abilities, lessen pain, and prevent injury. They must be licensed by the state; have graduated from an approved physical therapy program; be a member of the American Physical Therapy Association or the American Registry of Physical Therapists; and have graduated from an approved curriculum in a four year college or have two years of experience as a physical therapist and have passed a proficiency examination or have been licensed prior to 1966 and have 15 years of full-time experience.

PHYSICIANS diagnosis patients illnesses, assess injuries, and prescribe the appropriate care and treatment. They must have completed medical training and be legally authorized to practice medicine and surgery by the state.

LICENSED PRACTICAL OR VOCATIONAL NURSES are usually responsible for doing an initial evaluation of the patient and determining his or her medical needs. They must be licensed as a practical nurse by the state.

REGISTERED NURSES treat patients and monitor and administer their care—and sometimes supervise other caregivers. They must have graduated from an approved school of professional nursing and be licensed by the state. They must also have one year of experience before working for a home health agency.

SOCIAL WORKERS help patients and family members deal with the emotional and

Other checklists and guides to aid in your search for the appropriate care are available online at www.calnhs.org.

psychological toll of an illness. They must have a master's degree from an accredited school of social work and have one year of experience in a health care setting.

SPEECH LANGUAGE THERAPISTS help strengthen speech and communication skills. They must be certified by the American Speech-Language-Hearing Association.

How Does the Company Screen Its Caregivers?

Each agency establishes hiring standards that may include: verifying that the applicant has the proper credentials, including hours of training, required license or certification, and prior experience; and conducting a criminal offense record check.

How Does the Company Train Its Caregivers?

Home health aides are required by the state to complete continuing education requirements every year. Agencies may provide additional training or staff development for their employees—including continuing education—to encourage them to give the best care possible. Make sure the agency also explains how the particular caregivers will be instructed about any special tasks that may be required for your care.

How Is Care Assessed and Documented?

Plans of care are supposed to specifically address individual patient's needs. Find out whether nurses and therapists are required to evaluate the patient's individual needs—and how they do it. Be sure they consult with the patient's doctor and family, who may be able to make important observations or suggestions that would make the plan of care work better for the individual involved.

Also be sure that the course of treatment is documented, with a written plan stating the specific tasks to be carried out by each professional caregiver. Also ensure that the patient and the family get a copy of this plan and that a representative of the agency explains the treatment to be given. Documenting the treatment will make it clear what the patient should expect and when and allows the patient and the family to be more involved in the care. It is also important for the family to be educated about the kinds of services the patient will receive and why.

How Does the Agency Coordinate Care?

The agency should exchange information about the patient's progress, along with perceived needs for a change in treatment, with doctors and all other people important to the patient's care.

How Are Emergencies Handled?

Find out how the agency deals with emergency situations. Most will make a nurse available to handle questions in urgent situations when the office is not open, at least by phone, although many also provide personnel for urgent home visits. There are some agencies, however, that do not provide this service.

Who Is Responsible for Insurance and Taxes?

If the caregiver is an employee of the agency, find out if he or she is covered for workers' compensation, Social Security coverage, tax withholdings, payroll taxes, Medicare, and medical and disability insurance. The agency usually covers these costs as part of its hourly rate. But if the agency does not cover these costs for the caregiver, then he or she should be able to demonstrate proof of paying individual insurance coverage.

Is the Caregiver Bonded?

If a caregiver is bonded, this will provide some compensation if the caregivers steal money or property while on the job. Those who work as independent contractors rather than employees of an agency are generally not covered. If a provider is bonded, find out the dollar amount of the coverage. Then ask whether it is as a fidelity bond with extensions. Many companies are only insured for theft if it occurs in the agency offices and if they catch the employees in the act of stealing and report them to the police. A fidelity bond with extensions would also provide coverage in the patient's home. Some fidelity bonds do not require that the employee be turned into the authorities.

Is the Caregiver Insured for Liability?

The agency should be covered for a minimum of one million dollars in general liability and three million dollars in professional liability.

How Are Problems Resolved?

Exercising prevention, be sure you understand the agency's policies for resolving any disputes or problems that might arise.

Are References Available?

Ask the agency for references—from doctors, discharge planners, or patients and their families. Then ask those references about their experiences with the quality of care they received and if they are satisfied with the care provided by an individual agency.