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Finding Help

Choosing an Agency for In-Home Care

There's no place like home. That's why most people want to stay there as they age. However, sometimes people need in-home help to remain at home. There are two main types of in-home care agencies.

Homemaker services for household duties and non-medical personal care are provided by home care agencies. This could include preparing meals, bathing, dressing or moving around the house. Depending on the state, these agencies may or may not be licensed,

Health and medical care, provided by home health care agencies, includes nursing care, home health aides, and physical therapy. State and federal laws regulate these agencies. They are often Medicare and Medicaid certified. This means the agencies can get paid by these programs for providing home health services.

If you are considering hiring an agency to help a parent or other loved one remain at home, there are things you need to think about and questions you should ask in order to get the highest quality of care available. You want to select an agency that will provide the services you need.

Start by identifying what types of services you need. A doctor, care manager, or hospital discharge planner can help you with this list.

Once a list of agencies is made,

- Call the agencies and ask them some initial questions about their services, costs and certification.
- Make appointments to meet with those that sound promising.
- When you meet in person, ask the rest of your questions and any others that come to mind.

The people providing services will have direct contact with your parent or loved one, so you will want to know as much about their qualifications and experience as possible. Some suggested questions to ask when looking for in-home care include:

General Questions

- Is the agency licensed by the state?
- What services does it provide?
- Are services available 24 hours a day, seven days a week?

Questions about Agency Staffing

- What types of staff can the agency provide?
- Are staff members bonded (insured against theft or loss to a home) through the agency?
- What is the procedure if a staff person does not report to work when scheduled?
- Can a different staff person be requested if I am unhappy with the worker the agency sent?

Questions about Costs

- What is the cost of services? Is there a sliding fee scale?
- Is your agency certified to be paid by Medicare and Medicaid?
- How does the agency bill for costs? How often does the agency bill and does it bill Medicare or the insurance company directly?

Questions about Agency Quality

Measuring quality is sometimes hard but usually you know it when you see it. These questions help you gauge the quality of an agency and the care it provides.

- Does the agency have references or satisfaction reports for itself and staff?
- Is the agency inspected by an outside organization? When was the last inspection and are inspection reports available to clients?
- What kind of system is there for receiving client problems or complaints and resolving them?
- Is there a written plan of care for each client? Are clients and family members involved in putting it together or reviewing it?

Paying for In-Home Care:

There are several ways to pay for in-home care services.

- Out of your own pocket
- Through Medicare, Medicaid, or some other public programs
- Through insurance, such as Medigap, long-term care, or other commercial policies

Outside help paying for in-home care services is limited and usually covers only short-term home health care needs. To be eligible for Medicare or Medicaid payment, an agency must meet certain federal standards and provide skilled nursing services. That means these programs do not pay for personal care or homemaker services alone. To be eligible for coverage under the programs you must be homebound and under a doctor's care.

AARP Resources

- [Health Professionals, Patients and Caregivers](#)

Some tips to help you discuss your loved one's health needs with doctors and other health professionals.

- [My Parents - How Do I Know If They Need Help?](#)

Suggestions to help you assess your loved ones' living situation.

- [Planning for the Care of Aging Parents](#)

This free one-hour online seminar makes you aware of issues you might not have thought about.

Additional Resources

- [National Association of Professional Geriatric Care Managers](#)

Information on locating a geriatric care manager.

- [Area Agencies on Aging \(AAA\)](#)

AAA's are nonprofit agencies that can help you plan and coordinate services for older persons in your area.

- [Eldercare Locator](#)

Visit the Eldercare Web site or call 800-677-1116 to find other local support resources for older persons.

- [Benefits CheckUp.org](#)

Answer a few confidential questions and this database tells you which federal, state, and local programs you might be eligible for and how to apply.

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