

What is "skilled" home health care?

Skilled home health care is essentially intended for short-term rehabilitation following a stay in the hospital or nursing home. For example, your Mom might need skilled nursing after being hospitalized with a bout of pneumonia or Dad may need some physical therapy when he gets home following hip surgery. Skilled services are also provided when your parent is suffering with a terminal illness. Skilled care is provided by a nurse (RN or LPN), physical therapist (PT), occupational therapist (OT), or speech therapist (ST). Strict rules are imposed on home health care agencies by Medicare that regulate your parent's eligibility for covered care. For instance, a visit from a home health aide (HHA) to give personal care must be under the supervision of a nurse or therapist. Without exception, skilled services are provided only intermittently and never when Mom or Dad needs full time or continuous care. In-home visits to your homebound parents must be under a plan of care ordered by a physician. Skilled home health care hastens hospital discharges by facilitating the return home and helps to prevent re-admissions to the hospital by providing continuity of care.

What is "non-medical" home care?

Non-medical home care is the type of home care most often sought after to care for elderly parents at home. Non-medical care encompasses indispensable services like housekeeping, shopping, cooking, and escorted transportation to appointments. Caregivers supplied by non-medical agencies render basic personal care for bathing and grooming and assist with mobility to prevent accidents. Non-medical home care also provides wanted companionship, important medication reminders, and safety supervision of your loved one with Alzheimer's. Non-medical home care is provided through agencies full-time, part-time, intermittently, or even up to 24 hours a day/7 day a week. These non-medical, custodial services accommodate your parent's declining abilities and help them avoid institutional care so that they may age in place in the comfort of their own home.

Who pays for home care?

Skilled Home Health Care

- **Medicare** reimburses for care when your elderly parent returns home after a hospital or nursing home stay related to illnesses and/or injury. It also covers rehabilitation services and hospice for end stage illnesses.

Non-Medical Home Care

- **Private self-pay** is typically how non-medical services are paid for. Your family is probably like many others: surprised, shocked, and even disappointed to discover that non-medical, in-home care services are not covered by Medicare. Self-pay, otherwise, simply known as paying out of your own pocket, is the most widely accepted payment for non-medical home care.

- **Medicaid** (not to be confused with Medicare) is an assistance program for those with limited income and assets. In some states like Maryland, Medicaid has [community-based programs](#) designed to provide seniors with personal care assistance in their homes, instead of mandating entry into institutional care.
- **Long-term care insurance** allows coverage for home health aides, should your folks be so lucky to have such a policy. Although policies and plans vary greatly on amount and extent of coverage, they all require that services are provided through a licensed home care agency.
- **Veteran aid and attendance** is a most valuable benefit overlooked by many families with Veterans or surviving spouses. [Aid and Attendance benefits](#) are available to Veterans who served at least 90 days, with at least one day during wartime.
- **Reverse mortgages** are growing in popularity for seniors who are 62 or older and need money to pay for essential expenses. Basically, it works by allowing your elderly parents to convert the equity of their home into cash without having to sell the home.
- **Family caregiver support programs** reimburse family members to care for loved ones. However, the availability of these programs is limited due to lack of funding.

Is there a binding contract for home care services?

Definitely not! Should you come across an agency with such a policy, then run fast. It is expected that you will be asked to sign a contract consenting for services and agreement for payment. However, it should be understood by both parties that services may be terminated at any time.

What if I'm not happy with my caregiver or my home care agency?

First and foremost, understand that your family can request a different caregiver at any time. It is your right to voice your preferences; don't be bullied or guilted into feeling otherwise. If you require a change, contact the agency manager directly and request that a replacement caregiver be assigned to your folks right away. If a home care agency is unwilling to accommodate your new caregiver requests, then do not hesitate in finding a new agency. A reputable agency will always make every effort to accommodate your parent's requests. Emphasis must be made that the same applies when your family is unhappy with a home care agency. Move on and without delay to find a better source for your loved one's home care.