

# Home Health Care Benefits

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Most people would prefer to have long term care provided in the home as opposed to receiving care in a facility. This type of care is particularly expensive, however, most long term care policies do provide this benefit. In addition, home care may be financed by one of the following programs:

Medicare does provide for home health care, but in order to qualify for it, your doctor must prescribe it and you must need one of the following:

- Intermittent skilled nursing care
- Physical Therapy
- Speech-language pathology services, or
- Continued occupational therapy

In addition, you must also be homebound or unable to leave the home unassisted. Home health aide services can be provided for under Medicare, but only as a support to the skilled nursing care. Without the need for skilled nursing care, home health aide services will not be covered under Medicare. Medicare only provides for home health services on an intermittent basis, which means there are limits to the number of hours per day or days per week you can receive services.

Medicare is very specific in that it does not pay for 24 hour-a-day care at home or for homemaker services, such as shopping, cleaning, etc. Medicare will also not cover personal care given by home health aides, such as bathing and dressing, if that is the only care needed.

The Home and Community Based services provided through Florida's Medicaid program (HCBS) is based upon the desire to keep an individual at home instead of being placed in a skilled nursing facility. The main qualifying factor for HCBS services is that you must meet the level of care criteria for placement in a skilled nursing facility. You must need assistance with 3 or more of the activities of daily living to meet the level of care requirement. If you do not meet the level of care for skilled nursing, you do not qualify for the HCBS program.

The Department of Veterans Affairs provides for in home care for qualified veterans, but as with the programs noted above, there are criteria that must be met in order to qualify for the benefits. In the State of Florida, we have a program through Veterans Affairs which provides for home health care, but the program is specifically for persons facing imminent placement in a skilled nursing facility.

The criteria for this program are that you have dependence in 2 or more Activities of Daily Living (bathing, dressing, mobility) and 2 or more of the following conditions:

- Dependence on 3 or more Instrumental Activities of Daily Living (cooking, shopping,

cleaning, banking)

- Advanced age (75 or older)
- High use of medical services defined as 3 or more hospitalizations in the past year and/or utilization of outpatient clinics'emergency evaluation units 12 or more times in the past year
- Living alone in the community with little or no support system
- Significant cognitive impairment
- Clinical depression

You must also be enrolled in the VA system and receiving primary care from the VA to qualify for this benefit.