

# DIFFERENCES BETWEEN MEDICAL HOME HEALTHCARE AND NON-MEDICAL HOME CARE

Property of Aging Your Way

Tenets of Medical Home Healthcare	Exceptions	Tenets of Non-Medical Home Care	Exceptions
<p>Also referred to as:</p> <ul style="list-style-type: none"> <li>⇒ Certified home care</li> <li>⇒ Skilled home care</li> <li>⇒ Home Health</li> </ul>	N/A	<p>Also referred to as:</p> <ul style="list-style-type: none"> <li>⇒ Non-certified home care</li> <li>⇒ Private duty home care</li> <li>⇒ Private pay home care</li> <li>⇒ In-home care</li> </ul>	N/A
Covered by medical insurance such as Medicare, BCBS, etc. if ordered by a physician.	Client and Home Health agency must meet criteria set by the medical insurance company.	<p>Usually not covered by medical insurance; services are paid for by the client.</p> <p>There are a few alternate funding sources available for those who qualify such as</p> <ul style="list-style-type: none"> <li>○ Veteran's Administration benefits</li> <li>○ Medicaid Waiver Program</li> <li>○ Older American's Act Funding</li> <li>○ Long-Term Care insurance policy</li> </ul>	<p>Check your individual medical insurance plan as a few are starting to cover a limited amount of non-medical home care.</p> <p>Some Auto payers and Workman's Compensation payers cover a limited amount of Non-Medical home care.</p>
Services must be ordered by a Physician. In some states, a Physician's Assistant or Nurse Practitioner may order home health services.	N/A	A Physician order is usually not required.	Certain payers (Veteran's Administration/Medicaid Waiver) may require a Physician order for, and oversight of, the care.
Usually short-term care, typically 2-3 visits per week, for 4-8 weeks.	Certain services such as monthly catheter changes are covered long-term by medical insurance.	Length of care varies from weeks to years based on the client needs.	N/A

Care is provided in a Visit Model	Some medical insurance plans may cover a limited number of hours for Nursing, for specific diagnoses/situations.	Care is provided in an Hourly Model.	Some home care agencies may offer alternative models.
All staff providing care must be licensed/certified by the state in which they practice.	N/A	Most staff are caregivers or aides and are not licensed or certified.	If Nurses or Therapists (Physical/Occupational/Speech) provide care, they must be licensed in the state in which they practice.
Client must be homebound (description of homebound found here): <a href="https://agingyourway.net/blog/f/confused-about-homecare-you-are-not-alone-part-one">https://agingyourway.net/blog/f/confused-about-homecare-you-are-not-alone-part-one</a>	A few medical insurance plans do not require strict adherence to homebound criteria, but Medicare requires strict adherence!	No homebound requirement.	N/A
Rated by CMS (Centers for Medicare/Medicaid Services) on Quality through a 5-star rating system.	A brand new agency may not have a CMS rating yet	No national rating system for non-medical home care agencies.	N/A

***A reputable home care agency of either type should require their staff always wear Picture ID badges, and they should have an active Liability Insurance Policy. Don't hesitate to confirm this with the agency you are planning to hire.***

