

Who will care for me? HOME HEALTH CARE

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As a concerned relative or friend, you may need to find care for someone at home. “What types of services are available? How do I find providers of such care, and how can we pay for it?” are frequently asked questions.

Home care makes it possible for older persons to remain in their home and maintain ties with their community, friends and family. In many cases, it may also be less expensive than the alternative of nursing home or assisted living care,

depending on the amount of time a home health aide is actually required. Unfortunately, numerous problems exist in identifying what home care agency to contact. There are a variety of agencies providing “home care” services with differing quality assurance standards, scattered funding sources with varying eligibility criteria, different amounts of supervision, frequent personnel changes, and minimum training requirements.

There are three means of paying for home health care: (1) insurance, including Medicare, Medicaid and private insurers; (2) public funding; and (3) private payment. The first step in securing home

health care is to ascertain if insurance will cover the cost. Next, determine if the elderly person qualifies for any publicly funded programs. And finally, home care may need to be paid for privately.

Home care includes skilled nursing care, physical and occupational therapy and counseling services. Typically, these types of home health care are covered by insurance. However, most care at home is considered “unskilled” and is provided by home health aides.

Caution is needed in hiring the caregiver particularly with the obvious concern related to vulnerability and potential exploitation.

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