

Contact:

Jason Harvey
Live Free Home Health Care
Jason@livefreenh.net
(603) 217-0149

Top Five Things You Need to Know when Choosing Home Care Services

NEW HAMPTON, NH (December 17, 2014) Many older adults wish to age in place in the comfort of home; however, when assistance is needed, shopping for in-home care can be a bit overwhelming. Knowing what type of care your loved one needs and what to look for in a home care agency will produce a more informed decision for your loved one's care. The following are the top five things you need to know when shopping for home care services.

1. **Is there a difference between home care and home health care?** Yes. Home care is often referred to as private duty care or private pay services, (sometimes also called personal care or companion care) as these services are paid for by the individual receiving care, whether out of pocket from personal savings or from insurance or reimbursement from a Veterans' program. Home care services are mostly "non-medical" services and can range from companionship to housekeeping, transportation, personal care, dementia care to 24-hour or respite care. Home health care always has a "skilled nursing care" component and involves certain other health care services one receives in a home setting for the treatment of a condition, illness or injury. The care is based on that condition, illness or injury getting better with the care being provided. Thus, home care also covers those situations where the care is ongoing and the condition or illness is chronic and does not improve over time.
2. **Is my loved one eligible for home care?** Anyone is eligible for home care services for which one privately pays a fee. Eligibility does come into play, however, if you are looking for help paying for care from any source other than private funds. Elder law attorneys and estate planners can be very helpful when planning for the payment of long-term care. Most states have Area Agencies on Aging that also provide help understanding eligibility for community based services.
3. **What about Medicare?** It is a common misconception that Medicare will pay for long-term care needs, when in fact the opposite is true. Medicare is health insurance coverage provided by the United States government for people over age 65 that covers skilled medical care; it does not customarily cover assistance with daily living activities such as bathing, dressing and grooming. Some benefits may be available for short-term home health care, but only if certain conditions are met.
4. **How can I pay for home care?** There are multiple ways to fund in-home care, including retirement savings such as pensions and life insurance policies or long-term care insurance. Some states offer a home care allowance through their Department of Social Services, and there may be other organizations within your state that offer assistance. Talk to a financial advisor and a home care agency to come up with a solid plan for affording care.
5. **Should I hire an independent caregiver from the newspaper or a friend's referral or go with an agency?** It's your choice; however, nurse registries and private hires come with some hidden risks. When working with registries or hiring a caregiver on your own, the responsibility of managing and supervising the worker falls on the patient, a family member, or a family advisor. Government mandated taxes and workers' compensation coverage usually fall on the consumer and oftentimes the workers are not trained. Full service home care agencies provide care by employees of the agency who are screened, trained, monitored and usually bonded and insured. There is far more safety in this model, and far less potential liability for the care recipient than with a nurse registry or private hire.

Shopping for home care services can be overwhelming, but it's important to ask questions and understand the choices in order to make the best care decision for your loved one. If you are beginning the process of searching for home care for yourself or a loved one, contact Live Free Home Health Care in northern New Hampshire for a list of recommended questions to ask when interviewing agencies for home care.

About Live Free Home Health Care:

Serving the Lakes Region and Central New Hampshire, Live Free Home Health Care, LLC is dedicated to providing top quality care in the comfort of home, wherever home may be. Family owned and operated, Live Free Home Health Care offers a wide range of services, from companion care and assistance with activities of daily living to skilled nursing. All care is supervised and updated by a registered nurse, who is specially trained to watch for new or changing health issues. Whether the need is for short or long term care, Live Free Home Health Care works with each client's physician to provide a continuum of care unparalleled with other agencies, and the compassionate staff promises to treat each client respectfully and like a cherished family member. Live Free Home Health Care also offers medical alert systems to provide extra peace of mind should an emergency care need arise.

For further information, contact **(603) 217-0149** or visit www.LiveFreeHomeHealthCare.com.

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