**What is Home Care?**

Home care agencies help people live safely at home. Home care encompasses a wide array of services including everything from occasional help with household chores, to daily help with dressing and bathing, to around-the-clock medical care. At its core home care always involves aides, therapists, and nurses providing care and assistance in client’s residences.

Some people use home care briefly to recover from injuries or hospitalizations. Others use it to supplement services from assisted living or retirement communities. Still others, use it to remain healthy and independent at home, despite chronic illness or diminished capabilities. In all these situations, good home care recognizes that each client requires an individualized care plan. Services vary, but the objective is always to support independence and allow the client to remain at home.

**How Do I Assess My Needs?**

It is best to determine what kind of care you need before beginning your search. Do you need skilled care from a nurse or a therapist? How about personal care services, such as help with bathing and dressing? Are there mental health issues? Does your home need to be made safer and more accessible? How often – and for how long – will you need care?

Home care agencies have staff who can help assess client needs and develop plans of care, usually at no charge. These professionals can also help you negotiate the maze of care resources and communicate your needs to physicians, hospital staff, and nursing home managers.

Depending on your scope of need, a client or family may also want to work with an independent Aging Life Care Professional or Geriatric Care Manager. A full list of Aging Life Care Professionals in the region is available at <www.aginglifecarene.org>. The Aging Service Access Point (ASAP) network is a good resource for elder services. Our ASAP for Bellingham and surrounding area is Tri-Valley Elder Services, 800-286-6640 or 508-949-6640.

**How Do I Pay for Home Care Services?**

The simplest way to pay for home care us to do so privately, i.e., out of pocket, as you would any other service. This affordable option maximizes your flexibility and control over your care without requiring you to coordinate with third parties.

However, government programs and private insurance will pay for home care under specific circumstances:

**Medicare** covers home care when the client: 1) Cannot leave the home without physical assistance; 2) is under a physician’s care; and 3) Requires skilled nursing or therapy services. **MassHealth**, the state’s **Medicaid** program, covers home health for low-income individuals under similar requirements.

**The Massachusetts Home Care** program provides state-funded, non-medical services to elders and disabled individuals who meet certain financial guidelines. These services enable elders to remain in their homes and target those at risk of needing nursing home care. They can be accessed through ASAP’s (Tri-Valley Elder Services).

**Commercial health insurance** typically covers some home care services when a person is recovering from injury, surgery, or temporary illness, but generally does not pay for chronic conditions. Benefits vary from plan to plan and usually contain a cost-sharing provision. Check your policy and insurer for details on coverage requirements, benefits, co-payments, and deductibles.

**Long-term (LTC) insurance** policies almost always cover home care as an alternative to nursing homes. The benefits under these policies are usually capped at a certain dollar level per day, week, or month; as always, check your policy.

**What is Agency Accreditation?**

While most states require a specific license for private pay home care agencies, Massachusetts does not. In order to establish quality standards and help consumers make informed choices, the Alliance created an Agency Accreditation Program with standards similar to those for licensure in most other states.

The program includes 15 standards regarding: insurance, client rights, background checks, and ensuring that agencies have clear processes and procedures. The Alliance ***only*** accredits agencies that meet or exceed al 15 standards. Visit <www.thinkhomecare.org/acreditation>.

**Questions to Ask when Investigating Home Care Agencies**

* Does the agency have literature describing its service, fees, and billing? If so, will they send you copies?
* Does the agency work with the client to develop a written plan of care or service contract? If so, how often is this plan updated?
* Does the agency directly employ its workers or are they independent contractors? *(They should be directly employed.)*
* Does the agency pay workers’ compensation insurance and payroll taxes for its workers?
* Has the agency earned any accreditations or certifications?
* Does the agency provide a written list of client & family rights?
* How does the agency screen and evaluate their employees?
* Are caregivers, supervisors, and backup available 24/7/365?
* How does the agency investigate complaints and/or resolve conflicts between its staff and clients?
* Can the agency document that it carries professional & general liability insurance?
* Will the agency provide a list of local references?