

caring
for those
you care about

Choosing an Agency for In-Home Care

There's no place like home. That's why most people want to stay there as they age.

Being able to remain at home gives older people a sense of comfort, control, and independence. And that's especially important when they realize they can't do it all on their own anymore.

Receiving care at home allows people to get the help they need without having to move. Care in the home can include help with:

- Household chores, such as cleaning and preparing meals;
- Personal care that is non-medical, such as bathing, dressing, or moving around the house;
- Health and medical care, such as nursing care, a home health aide, and physical therapy.

Home care agencies provide homemaker services, which include household and personal care duties, in the home. These agencies may or may not be licensed, depending on the state they operate in.

Home health agencies often provide some or all of the care services mentioned

above through teams of doctors, nurses, therapist, social workers, homemakers, and others. The agencies are regulated by state and federal laws and **often** are Medicare-and Medicaid-certified. This means they can get paid by these programs for providing home health services.

There are lots of things to consider as you get ready to choose an agency that provides in-home care. This Tip Sheet will help you ask the right questions to get the best-quality care available.

Services

You want to choose an agency that will provide all the services you need for your parent or loved one. If you need help identifying what those are, you can speak with a doctor, care manager, or hospital discharge planner if the person just left the hospital. These people also can refer you to agencies.

Once you make your list of agencies, begin calling them. Here are some questions to ask when you call:

- Is this agency licensed by the state?
- What services does it provide?
- Are services available 24/7 (around the clock, seven days a week)?

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- Would services begin immediately or is there a wait?
- How does the agency decide what services are needed or no longer needed over time?

Staff

The people providing services will have direct contact with your parent or loved one, so you'll want to know as much about their qualifications and experience as possible. Find out:

- What kind of different staff does the agency have available: registered nurse, physical therapist, speech therapist, occupational therapist, nutritionist, social worker, homemaker/home health aide (personal care);
- Whether the person(s) delivering care is certified and how many hours of training he or she has had;
- How many years of experience the person has and how long he or she has been with agency;
- Whether the agency conducts background checks on all staff;
- Who supervises staff;
- Whether staff are bonded (insured against theft or loss to a home) through the agency;
- Whether the same staff will attend to a client or whether they are rotated among different clients;
- What is the procedure if a staff person doesn't show up;

- Whether you can request a different staff person to provide care if you are unhappy with the worker the agency sent.

Costs

There are several ways to pay for home care services:

- Out of your own pocket;
- Through Medicare, Medicaid, or some other public programs;
- Through Medigap, long-term care insurance, or other commercial policies.

In general, outside help paying for home care services is limited and usually covers only short-term home health care needs. To be eligible for Medicare or Medicaid payment, an agency must meet certain federal standards and provide skilled nursing services. That means these programs don't pay for personal care or homemaker services alone. Persons eligible for coverage under the programs must be homebound and under a doctor's care.

Here's what you need to know regarding cost:

- The cost of the services you need;
- Whether the agency is certified to be paid by Medicare and Medicaid;
- Whether there are deposits, fees, or any extra costs besides those charged for each service;

- Whether the agency reduces fees for people who can't pay for all of their care themselves;
- The last time the agency increased its costs and by how much;
- How the agency bills for costs — how often, and whether the agency bills Medicare or the insurance company directly;
- Whether all the cost and payment expectations are in writing;
- Whether there is a contract you can review before making a decision.

If so, make sure you understand everything that is in the contract. Question any parts that are unclear or contradict information you've been told.

Quality

Sometimes quality is hard to measure, but you know it when you see it. Here are some questions to help you gauge the quality of an agency and the care it provides:

- Does the agency have references or satisfaction reports for itself and staff?
- Is the agency inspected by an outside organization? When was the last inspection? Are inspection reports available to clients?
- Do staff receive ongoing training?
- Does the agency provide written job descriptions so clients know what duties to expect from the staff?

- Does the agency have quality of care standards and a plan or program to maintain and improve quality?
- How often does staff communicate with family members and by what means (written report, phone call, etc.)?
- What kind of system is there for receiving client problems or complaints and resolving them?
- Is there a written plan of care for each client? Are clients and family members involved in creating and reviewing it?
- How long has the agency been in business? Who owns and operates it?

These are a lot of questions to ask over the telephone. Once you make your calls to agencies and ask some initial questions about services, costs, and certification, make appointments to meet with the agencies that sound promising. You can ask the rest of your questions, and any others that come to mind, in person.

Don't choose an agency on the spot. Review all the information and follow up with any additional questions. Thinking through your options carefully and thoughtfully will help you choose the best agency.