

# Hiring In-Home Care

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# My Family's Story

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**90%**

**of caregiving for  
U.S. adults is provided by**



**FAMILY MEMBERS**

**or informal caregivers**

*National Center on Caregiving, 2012*

# My Family's Story

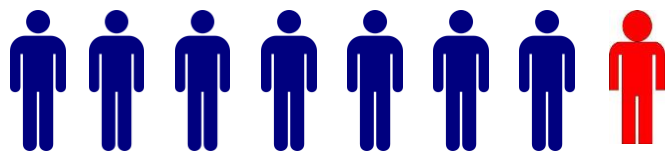
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- 70% of older adults 65 and older will need long term care during their lifetime
- 1.1% will receive care in a residential care facility
- 2.7% will receive care in a nursing home
- 65.7 million people in the US provided unpaid caregiving services in 2009

# My Family's Story

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2010\*



2030\*



2050\*



\*AARP The Aging of the Baby Boomers and the Growing Care Gap

# Objectives

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1. Define In-Home Care
2. Determine the type of care needed
3. Understand financing options
4. Recognize differences in Agencies and Registries
5. Identify ways you can utilize In-Home Care

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# What is In-Home Care?

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*“Home care is care that allows a person with special needs stay in their home. It might be for people who are getting older, are chronically ill, recovering from surgery or disabled”*



# What is In-Home Care?



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# Assess Your Situation

# Assess Your Situation

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- Recognize that you **are** a caregiver
- Remember that the aging process affects everyone differently
- Change in capability or health does not automatically require a move to assisted living or nursing home
- Support vs. dependence
- Early recognition of the need

# Assess Your Situation

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## Warning Signs for the Older Adult:

- ☐ Inadequate food in the house
- ☐ Spoiled food in the house
- ☐ Unopened mail
- ☐ Wrinkled clothes
- ☐ Deviation from personal hygiene
- ☐ Unexplained bruising
- ☐ Forgetting to take medications

# Assess Your Situation

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## Warning Signs for the Family Caregiver:

- ☐ Felt that you could not leave your relative alone?
- ☐ Felt a loss of privacy and/or personal time?
- ☐ Had an unusual sleep schedule?
- ☐ Had a crying spell?
- ☐ Felt strained between your work and family responsibilities?
- ☐ Felt unsatisfied with the support your family has given you?
- ☐ Felt like you wanted the situation to end?

# Assess Your Situation

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## Tips for Starting the Conversation:

1. Do not wait!
2. Discuss your observations with your family and ask what **they** think are good solutions
3. Emphasize how Hiring In-Home Care will be beneficial for **you** and not how it will help the older adult
4. Avoid patronizing
5. Defer to a professional (Physician, social worker, geriatric care manager, family friend)

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# Identify Your Needs

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- Begin to write down what kind of help you need and how often you will need it.
- Activities of Daily Living (ADLs)
  - Basic tasks of everyday life
  - Eating, bathing, dressing, toileting and transferring
- Instrumental Activities of Daily Living (IADLs)
  - Tasks related to independent living
  - Preparing meals, shopping for groceries/personal items, housework and laundry



# Identify Your Needs

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- ☐ Brushing teeth
- ☐ Bathing
- ☐ Toilet hygiene
- ☐ Eating
- ☐ Shopping
- ☐ Light housekeeping
- ☐ Food preparation
- ☐ Answer telephone
- ☐ Medication management
- ☐ Assessing pain
- ☐ Check vitals
- ☐ Provide injections
- ☐ IV therapy
- ☐ Coordinate care

# Identify Your Needs

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## Home Care

- The goal of home care is to support a person with their ADL or IADL needs to stay home.
- Utilizes a care aide

## Home Health

- The goal of home health care is to treat an illness or injury and to help the individual regain their independence
- Utilizes a registered nurse, occupational therapist, physical therapist or other skilled medical professionals

# Identify Your Needs

<u>Service Needed</u>	<u>Home Care</u>	<u>Home Health</u>
Therapy towards rehabilitation		✖
Administer medications		✖
Meal Preparation	✖	
House cleaning	✖	
Assist with bathing, dressing and grooming	✖	
Reminders to take medication	✖	✖
Pain management		✖
Toileting help	✖	
Companionship	✖	
Skilled nursing		✖

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# Know Your Budget

# Know Your Budget

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## How much does it cost?

	<u>Home Care</u>	<u>Home Health</u>	<u>Nursing Facility</u>
<u>Daily</u>	\$142	\$228	\$305
<u>Monthly</u>	\$4,242	\$4,563	\$9,277
<u>Yearly</u>	\$50,908	\$54,752	\$111,325

\*Reported by Genworth 2017 Long Term Care Cost Report

# Know Your Budget

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## Medicare

- Most common when being discharged from a hospital or rehabilitation facility
- Contract with a Medicare-certified agency for Home Health
- Medicare will not pay for:
  - 24 hour care
  - Meal deliveries
  - Home Care services

# Know Your Budget

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## Medicaid (Medi-Cal)

- IHSS Program (In Home Supportive Services)
- Must be 65 or older and must be assessed to determine the number of hours per month and types of services needed
- Will pay spouses or home care aides to provide non medical care
- \$10.50-\$13/hour

# Know Your Budget

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## Reverse Mortgage

- Older adult can use the value of their home to get cash
- One time or monthly payments
- Must be 62 or older
- Must own home
- Bank decides the value of the home



# Know Your Budget

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## Life Insurance

- Policies vary among companies
- Sell policy back for 50-75% of its face value
- Amount determined based on total amount of policy, monthly premiums, policy holder's age and health
- Some policies limit to individuals who are terminally ill
- Settlement companies who will buy the policy and issue premiums to the policy holder but will collect benefits upon death

# Know Your Budget

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## Long-Term Care Insurance

- Policies vary by companies
- Most cover only nursing home care
- In-Home Care requires a designated home care agency or health needs that require Home Health
- Check to see if you can designate the level of care your policy will cover

# Know Your Budget

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## An Annuity

- Designed to turn retirement savings or pension into a fixed income stream
- Can be used to pay for In-Home Care
- Annuities are not considered an asset when applying for Medicaid

# Know Your Budget

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## Collective Sibling Agreement

- Siblings are reimbursed for In-Home Care costs through inheritance or proceeds of any property
- Siblings can be hired as In-Home Care through set hourly wages and expense reimbursement

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# Finding an In-Home Caregiver

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- Consult with physician, family or friends
- Orange County Office on Aging
- Agency vs. Registry
- Agencies
  - 24Hr HomeCare, Care To Stay Home, GrandCare Health Services, Home Care Assistance/Millennia Personal Care Services
- Registries
  - Little Tokyo Service Center, California Home Care Aide Registry

# Finding an In-Home Caregiver

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## Agency

- Pros:
  - Prescreened workers
  - Relevant experience
  - Backup care
  - File complaints
  - No paperwork
  - Liability protection
- Cons:
  - More expensive (agency fee)
  - Limited negotiation
  - Minimum hours
  - Little choice

# Finding an In-Home Caregiver

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## Screening an Agency

1. What is their Medicare rating?



# Finding an In-Home Caregiver

**Medicare.gov** | Home Health Compare  
The Official U.S. Government Site for Medicare

[Home Health Compare Home](#) [About Home Health Compare](#) [About the data](#) [Resources](#) [Help](#)

Home → Home Health Results [Share](#) [Print all results](#)

## Home health results

Home health agencies that serve Anaheim, CA.

Choose up to 3 home health agencies to compare. So far you have none selected.

[Compare now](#)

Viewing 1 - 20 of 280 results

Home Health Agency Information	Quality of Patient Care Rating	Patient Survey Summary Rating
<b>1 &amp; 1 HOME HEALTH, INC</b> (800) 940-7659 <a href="#">Add to Compare</a> <a href="#">Add to my Favorites</a>	★★★★★	★★★★★
<b>24-7 QUALITY INFUSION AND HOME HEALTH INC</b> (805) 494-6700 <a href="#">Add to Compare</a>	★★★★★	Not Available <sup>12</sup>

### Modify your search

**Location**  
Home health agencies that serve:

☒ ZIP code or City, State  
ANAHEIM, CA

☐ State

County (optional)

**Agency name**

[Update search results](#)

### Filter by:

[Clear all filters](#)

**Quality of patient care rating**  
[Learn more about these ratings](#)

☐ 5 stars (14)

# Finding an In-Home Caregiver

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## Screening an Agency

2. Does the agency offer the specific care we need (e.g., skilled nursing care vs personal care and meals)?
3. Is the agency recommended by a hospital or rehab discharge planner, social worker or doctor?
4. Does the agency have staff who can communicate effectively in a language other than English, if need?
5. Does the agency do background checks on all staff

# Finding an In-Home Caregiver

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## Registry

- Pros:
  - You are the boss
  - No agency fee...spend more on skills
  - Better fit
- Cons:
  - No emergency coverage
  - Paperwork (EIN, taxes, employment verification)
  - Must provide liability coverage and worker's compensation
  - Might want to pay for training courses
  - Your time

# Finding an In-Home Caregiver



## Registry Search

Required fields are noted by the asterisk (\*), and must be filled out in order to proceed.

Home Care Aide's First Name \*

Home Care Aide's Last Name \*

Home Care Aide's Personnel ID (PER ID / HCA ID) \*



Search

# Finding an In-Home Caregiver

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## Sample Interview Questions:

1. Do you have reliable transportation
2. Are you willing to submit to a background check
3. What are your expectations for vacation time and are you willing to help find coverage on days you take off?
4. Are you willing to sign that you will not have guests come into our home
5. Are you willing to sign a contract stating you will not accept money or gifts from my loved one without clearing it with me?

# Finding an In-Home Caregiver

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## Sample Interview Questions:

6. Are you able to work during the following hours?
7. Do you have any concerns performing any of the following tasks? What are your expectations for vacation time and are you willing to help find coverage on days you take off?
8. What caregiving certification training do you have?
9. What would you do in the situation that my mother/father falls at home?
10. What would you do if my mother/father do not want to wake up and get dressed for a doctors appointment in the morning?

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# Finding the Right Match

# Finding the Right Match

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- Physical health is closely tied to emotional wellness
- Be honest with the agency or caregiver about your mother/father's personality and preferences
  - Hobbies or special interests
  - Preferred language
  - Companion vs Hired Help
- Ask close family members and friends to complete personality surveys
- Continue to promote forms of open communication



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# In-Home Care Resources

# In-Home Care Resources

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## HealthinAging.org

- [www.healthinaging.org](http://www.healthinaging.org)
- Provides consumers and caregivers with up-to-date information on health and aging

## Caregiver Action Network

- [www.caregivingaction.org](http://www.caregivingaction.org)
- Seeks to improve the quality of life for family caregivers

## Eldercare Locator

- [www.eldercare.acl.gov](http://www.eldercare.acl.gov)
- Assists older adults and their families find their way through local older adult services

# In-Home Care Resources

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## Family Caregiver Alliance

- [www.caregiver.org](http://www.caregiver.org)
- Founded to address the needs of families providing long-term care

## National Alliance for Caregiving

- [www.caregiving.org](http://www.caregiving.org)
- Focused on improving the lives of family caregivers

## Keiro

- [www.keiro.org](http://www.keiro.org)
- Kevin Onishi
- [konishi@keiro.org](mailto:konishi@keiro.org)
- (213) 873-5713



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