Paying for Home Care: 4 Common Myths Busted

Get the facts to improve quality of life for you and your loved one

by Home Instead (Paid Content)

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MYTHS

The overwhelming majority of Americans want to stay in their homes and communities as they age. But unique health events and other life challenges can push even the strongest aging in place plans.

That's why more and more people are exploring options for staying home with help. In-home care and home health care in-home care generally includes assistance with the basic activities of daily living (ADLs) — bathing, dressing and grooming — and the intermediate activities of daily living (IADLs) — meal preparation, light house cleaning and transportation. Home health care covers services that typically will be administered by a licensed professional like a registered nurse, such as IV therapy or wound care.

If you've been visiting Dad more often and noticed a decline in his health or activities at home, you're not alone. Many families think it's hard to leave their own home to provide care for a loved one.

But how much does in-home care cost, and how will you pay for it?

When combined with the key costs of nursing home and assisted living care, home care is an affordable option. However, it's important to dispel these common cost myths:

1. Medicaid pays for home care. Medicaid covers the costs of medical care out of your loved one's resources through cash payments for in-home care services. Generally, if you have resources, they must be spent to the point that Medicaid will pay for care.

2. Medicaid covers home care. States set their own rules to qualify for home and Community-Based Services (HCBS) programs covered by Medicaid, but generally providing Medicaid does not mean in-home care.

3. Private health insurance covers the cost. In-home care is typically excluded from private health insurance coverage. However, some long-term care insurance policies may include in-home care benefits.

4. The VA (the V.A.) Department of VA services covers the cost. If your loved one is a veteran, or the spouse of a veteran, they may be eligible for the VA and Independent Living Benefits, which could cover home care expenses. Outside the VA, the VA does not pay directly for home care services.

From the woman who took a quick weekend getaway, friends to exchange tips related to her disabled daughter who's been kept inside their home by the complex needs and conditions of her daughter. Home care can fit in the gap and, in doing so, help families manage their responsibilities and when they are tending to their loved ones.

From the family of a woman who decided to live at home, not just because of the benefits of home care options. Here care for fit in the gap and, in doing so, help families manage their responsibilities and when they are tending to their loved ones.

There's no replacement for you, there's no place like home for your parents. But it's okay to ask for help in accomplishing the tasks. By using home care, you can be there more confident in communicating the benefits to Mom and Dad. For the best success, continued communication will be vital — between you, your parents and the home care providers you choose.

Click here to get more information about the life-changing difference Home Instead's personalized home care services can make.

Also of Interest

- Is A Home Instead Caregiver Your Family Member?

Source:

- 2018 survey on home and community preferences.
Is It Time Your Loved One Needs At-Home Care?

5 ways to evaluate if you need help

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5 Signs Your Loved One May Benefit From Home Care

When should you think about your home care needs? You may be asking “Is this something I need?” or “Is my loved one in danger?” If you answer “yes,” then you may want to consider Home Instead’s Home Care Program.

1. Losing interest in activities: When was the last time you went shopping or went for a walk? If you have been counting on your family member to assist you, then you may want to consider Home Instead as an alternative.

2. Difficulty eating: If you are having trouble eating, it may be time to consider Home Instead. They will help you with meal preparation and assistance with eating.

3. Memory loss: Memory loss is a common concern among caregivers. If you are finding it difficult to remember appointments or household tasks, then Home Instead can help.

4. Fatigue: Fatigue is a common symptom of the need for home care. If you are feeling tired all the time, it may be time to consider Home Instead.

5. Difficulty with personal care: If you are having difficulty with personal care, such as bathing or dressing, then Home Instead can help.

Why Getting Support Is Good for Caregivers Too

Getting help for your loved one doesn’t mean you have to go it alone. Home Instead provides the support and resources you need to care for your loved one.

4 Questions to Ask a Home Care Provider

When you are looking for a home care provider, ask these questions to make sure they meet your needs:

1. How is the candidate trained in a medical practice? What is your training in medical care?

2. How is the candidate licensed and insured?

3. What should happen if a caregiver is injured during work?

4. What happens if a caregiver is injured while working?

Also of Interest

- "Facts on Home Care" by Geriatric Nursing Bulletin