

I need in-home care and help, what should I do now

In-home care can provide a unique care plan that specifies to your loved ones care plans and needs.

As you or your loved one grows or ages, there are many things to consider. One of these things you may take into account is hiring an in-home caregiver. Every client has unique care needs that could be provided through interactive in-home care.

Comfort Keepers Philly provides loving and experienced in-home care for every single client we provide services for. Our goal is to make you and your loved one's life easier by giving you care from the comfort of your own home. If you would like to learn more about the many benefits of in-home care, read on!

Chapter 1: HOW TO KNOW IT'S TIME TO HIRE A PERSONAL CAREGIVER

The first thing to know about in-home care is how to hire a caregiver. How does a person know that it is time to hire in-home companionship and personal care services? When a parent or loved one has led a very active and independent life, often they have developed very adept coping skills and the need may not be obvious. They also may not be eager to express a need for assistance. The family may also fear to upset a loved one by initiating a conversation about a very personal and sensitive subject, one's own capabilities. Here are some signs to look for to determine if the time is right to employ a personal caregiver.

DIET

Does it seem that your loved one is losing weight? Take a peek in their pantry and refrigerator. Are they stocked with fresh, healthy foods? If a person is finding mobility difficult, they may not be shopping and cooking like they used to.

MEDICATIONS

If medication is taken on a regular basis, see if prescription bottles are organized and up-to-date. If you suspect they may not be taking them as prescribed, a pill count may be necessary to determine if they have the proper amount in relation to the prescription's fill date.

PERSONAL HYGIENE

Bathing can become a scary business for a person with mobility challenges. Is an aging father still shaving? Is hair fresh and clean? Are body odors noticeable? These are all areas that can reveal if an aging loved one has become fearful of a slip and fall in the bathroom.

HOUSEKEEPING

If you have a loved one who has been known to keep a tidy house, is their housekeeping still up to the same standard? Are rooms tidy and picked up? Are wastebaskets overflowing? Have toilets been scrubbed? Does clothing look fresh and laundered? Do dishes remain in the sink for days? Old chores that were once easy and completed without a second thought can sometimes become overwhelming to a person who is experiencing impairment of any kind.

FINANCES

When visiting, take the time to see if bills are being paid on time. Examine the checkbook and see if it has been balanced properly. Determine if mail is being collected and opened or if it is simply piling up.

TRANSPORTATION


If a loved one is a licensed driver, the day may come when it is time to hang up the keys. This can often be a dreaded confrontation. It is important to be certain that it is definitely in the best interest of a loved one to give up this critical piece of independence before venturing into this conversation. Look for suspicious dents or scrapes on the vehicle. Determine if any traffic citations have been received recently. Evaluate eyesight and the ability to react quickly enough to maneuver and exercise good judgment when driving. Ask your loved one to drive you around the block and see how well things go.

WHERE TO GET HELP

Realizing a loved one is in need of help with everyday living activities then leads to the task of finding qualified care. If someone is struggling with any of the above issues, having a personal caregiver in the home can be a positive life change that will greatly enrich their quality of life and help them thrive as they age in place. Comfort Keepers can help you decide if the time is right for your loved one and, if so, provide you with the perfect caregiver to meet your needs. The next chapter will answer all of your questions about how to convince your loved one to accept in-home care.


Before you begin to take the time to convince your loved one that in-home care is the best option for them, there are still many things to consider. We created a list of questions that can help you decide whether or not to make this important decision.

20 QUESTIONS TO ASK POTENTIAL CARE PROVIDERS



Agency A Agency B Agency C

How To Determine When It's Time For In-Home Care



1. Does your agency offer the opportunity to meet your caregiver prior to receiving their services?				
2. Does your agency carry liability coverage?				
3. Does your agency conduct national and local criminal background checks and driving records of all employees?				
4. Are caregivers employees of your company (not contractors) and protected by Workers' Compensation?				
5. Are caregivers bonded and insured for theft?				
6. Does your agency have a systematic method for tracking caregiver arrival and departure times at the client's home?				
7. Does your agency provide 24/7 telephone service?				
8. Does your agency provide backup coverage in the event a caregiver cannot make it to work?				
9. Does your agency require a minimum number of hours per shift? If so, what is the minimum?				
10. Does your agency's services include Personal Care such as bathing, incontinence care, and mobility assistance?				
11. Does your agency provide transportation services for clients?				
12. Does your agency maintain a business office where I can meet the office staff?				
13. Does your agency have an administrative staff I may contact for information? Does your agency have a nurse on staff?				
14. Does your agency provide in writing the plan for care services, and clearly describe all rates and fees?				
15. Does your agency make periodic supervisory visits to a client's home?				
16. Can your agency provide documentation explaining the client's rights, your code of ethics, Workers' Compensation and HIPAA compliance?				
17. Can your agency provide emergency monitoring systems, medication solutions and other safety technology?				
18. Will your agency provide a Free in-home assessment prior to starting service?				
19. How quickly can your agency initiate service?				
20. Does your agency provide training to caregivers including orientation and ongoing education?				

Before you can determine how to select the right care provider, you must first decide when it's time to introduce care. The following questions can help you make this important decision:

- Has there been a recent emotional or medical crisis?
- Does the individual bathe less often, or not at all?
- Are pills left over or running out too soon?
- Does the individual need help walking?
- Is he/she verbally or physically abusive?
- Is he/she becoming more forgetful?
- Have there been recent falls?
- Is your loved one having problems sleeping?
- Has there been recent weight loss?
- Is his/her hearing or vision affecting the ability to function?
- If he/she smokes, are there burn marks?
- Is your loved one able to do errands alone?
- Is clothing being changed daily?
- Are there scorch marks on the pot holders or dish towels?
- Are there signs of burnt pans on the stove?
- Is routine house cleaning not being done?
- Have social activities stopped or diminished?

If you checked even one of these questions, perhaps it is time to consider in-home care. But before you select your care provider, make sure you ask the right questions.

2: How to Convince Your Loved One That In-Home Care is The Way to Go

Do you have a loved one that shows increasing signs of age with the need for assistance? Then you know how much of a challenge it can be to get them to accept the help of a caregiver. Comfort Keepers knows it is imperative to you that they have quality help. You don't want them to end up in a position where they are vulnerable and can't get the aid they need. The question remains the same: how do I get my loved one to accept help? We can help you find the answers to any and all issues to put your anxieties and worries to rest.

Assure them that you know they are a capable adult

The most successful way to get someone to take your help is to start out positively. Assure them that you know they are a competent and proficient adult. Do not belittle them or point out of their limitations. If you do this, then they will not be receptive to you or your suggestions. Instead, start out by discussing their positive traits and then go into the tough part of the conversation. You will find a much more positive response to what you have to say!

Start out small

Bring up the idea of a caregiver gradually. Start out by suggesting help with simple tasks like shopping or housekeeping. Don't overwhelm your loved one by introducing too much too soon. Let them ease into the idea of having a caregiver. This is an entirely new subject! This will help them get used to the idea and hopefully make your job easier.

Don't be pushy

Possibly one of the largest mistakes that well-meaning family members make is being pushy about the topic of getting an In-Home care-giver. Be sure that your loved one is aware of how you feel but don't press the issue too much. This will likely result in an adverse reaction which, will turn them off to the idea entirely if you appear too determined on getting them help. There is a lot of patience required in getting your family member help, and you will need to be willing to wait things out if need be.

Get help from other family members

Getting your loved one help may be a heavy burden to carry all by yourself. If you have other family members who voice the same concern for your loved one, recruit their help. Make sure you communicate often and aren't working against one another in your approaches. It is important you work as a team and have a common purpose in what you are trying to accomplish. Just be sure you are not overwhelming your loved one with help. This can quickly turn your loved one off to the ideas you are trying to present them with.

Remember they are adults

Perhaps the most important thing to remember is that your elderly loved one is an adult too. You cannot pressure them into doing anything, nor should you. Getting help needs to be their decision. Your job is to convince them that they need help but not to force them into it. Be kind and considerate of them and don't make them feel like less than.

We know you have a lot of concern for your loved one and you want them to get help. Comfort Keepers wants to help facilitate this. We would love to assist you along your journey with getting your elderly loved one help.

Chapter 3: Planning and Funding Care

Taking time to plan and determine how you will fund care can be a scary thought. The cost of long-term care for seniors varies as much as the types of care available and the degree of assistance you or a loved one need.

In this chapter, we review some of the more common funding options for senior housing and long-term care services. Senior care can range from a few hours a week of personal care or companionship from an in-home care provider, to full-time in-home care, to skilled nursing care in a nursing home.

Many who have not done their research mistakenly believe that Medicare is the answer for long-term care. In reality, it covers only a very narrow range of costs. It is important that you understand ahead of time the benefits and limits of Medicare, so you adequately prepare for senior care needs.

In-home care is generally far less expensive, but costs vary greatly, depending on where you live, the level of attention and hours of service required each week.

How will you pay for long-term care? Options include Medicare, Medicaid (if you qualify), long-term care insurance, Veterans Administration benefits and out of pocket (from your savings and assets).

Medicare

As previously mentioned, Medicare applies to long-term care in limited circumstances, such as immediately following a hospital stay. Medicare covers short-term, physician-prescribed home health care for skilled nursing; physical, occupational and speech therapy; medical social services; and assistance with bathing, feeding and other personal care. Medicare does not pay for extended care.

Medicare also covers up to 100 days of nursing home care in limited instances, and it helps cover the cost of some durable medical equipment for home use. It also covers hospice care for people diagnosed with a terminal illness and a life expectancy of six months or less.

Medicaid and State Programs

Medicaid, the largest public payer for long-term care, will (if you qualify) pay for nursing home care and other costs that Medicare does not cover. It may also cover some in-home care services. Those who receive Supplemental Security Income (SSI) are likely to qualify for Medicaid automatically. You can also qualify if you have limited income and assets.

Eligibility guidelines vary by state. Assets considered for eligibility generally do not include homes, cars, household furnishings or burial plots. In some cases, you may still qualify if your income exceeds your state's eligibility level. And in several states, seniors may be eligible for Medicaid after they have spent their income and assets on nursing home or other health care expenses. This is commonly referred to as the Medicaid "spend down."

Older adults who do not qualify for larger government programs like Medicaid may find they qualify for state programs. Information on these can be found through local Area Agencies on Aging.

Long-Term Care Insurance

Long-term care insurance helps seniors pay the costs of long-term care, preventing the depletion of life savings for extended care. However, coverage is expensive. Premiums increase with the age of the purchaser. According to The Wall Street Journal, a 55-year-old single adult can expect to pay \$2,065 a year for \$162,000 in benefits with 3-percent compound inflation protection (this increases your benefits to compensate for inflation).

If you earn ample income, premiums can be affordable, but you need to make sure you will still be able to pay the premium after you retire. And even if you can, you may not be able to justify the expense if you have the resources to pay for care out of pocket. Your financial planner can help guide you in this decision.

Not all long-term insurance policies are created equal, so be sure you know what you are buying.

Some policies cover only specific types of long-term care, while others will cover a variety, such as nursing home, assisted living or in-home care.

Know up front to what degree premiums may increase over time. Also be aware that premiums vary by the number of years covered under the policy. Lifetime coverage can be very expensive.

Many long-term care policies have an elimination period — that is, a waiting time during which the covered individual must pay for his own care. The longer the elimination period, the lower the premium.

Know what percentage of daily care costs your policy will cover, and realize that inflation will increase the costs. Inflation protection is commonly sold as a rider for long-term care insurance.

Policies vary in how they define eligibility for benefits. Some plans, for instance, state that a senior qualifies when she can no longer perform certain defined activities of daily living.

Veterans Administration Aid and Attendance Pension Benefit

Veterans and their surviving spouses may qualify for Veterans Administration (VA) benefits to cover some of the cost of in-home care. A veteran or a surviving spouse of a veteran who served at least 90 days on active duty with one day during a period of war may be eligible for the VA's non-service connected disability pension.

Paying Out of Pocket for Long-Term Care

Seniors and their families often must tap into savings and assets to pay for long-term care, as many cannot afford long-term care insurance, many do not qualify for Medicaid and Medicare coverage is very limited.

The cost of care will depend greatly on the amount of care the senior requires. To get an idea of what the expense could be, research nursing home costs in your area, then calculate the total for a four-year stay. But actual costs cannot be predicted, as persons with Alzheimer's disease or other forms of dementia often need care for many more years.

In comparison, in-home care expenses are often much less. You can find out by researching costs in your area. In doing so, you may also need to get estimates of the cost of home adaptations to help you stay in your home.

The Financial Impact of In-Home Care

At first glance, the cost of professional in-home care may look greater than it truly is. That is until family caregivers honestly consider the value of the time and financial sacrifices made to look after a loved one.

If you are a family caregiver, you understand that the responsibility requires a considerable amount of your time — time and attention your loved one deserves. As a caregiver, you get phone calls at all times, day and night. You coordinate transportation to and from medical appointments, grocery shopping, and other errands. You have another home to clean. You are the one who helps pay bills, provides companionship and takes care of other tasks as needed. And you do this in addition to the other responsibilities you have, such as your job and family.

In order to accomplish everything that needs to be done, you may have to reduce your hours at work. Maybe you have cut back to part-time employment and passed up a promotion.

These lost opportunities have a real impact on your financial situation now and in the future, specifically when it comes time to retire. Considering these lost opportunities, take another look at the quotes you have been given to hire a professional in-home care provider. With this in mind, the cost of having a qualified and insured home care agency assume caregiving tasks does not seem that high, does it?

When you work with a reputable in-home care agency, you will still be in charge of the care your loved one receives. You just will not be responsible for the time-consuming, day-to-day caregiving responsibilities.

If you have been avoiding it, now is the time to determine the financial impact that home care makes on your life. You may find that allowing others to do the job is a smart financial decision.

Conclusion

In-Home Care Services have the ability to change you and your loved one's life for the better. Many signs indicate that you may need to hire a caregiver for your loved one. These signs may include; weight loss, forgetting to take medicine, not keeping up with personal hygiene, etc. Noticing these things and taking the initiative to help your loved one could significantly improve their life.

When convincing your loved one that in-home care is the right service for them, you must start out small and assure them that you know that they are a capable adult. Along with this, you must remember not to be pushy. By doing this, you will not only show that you have respect for your loved one but also that you respect them and their decisions.

After convincing your loved one to accept help, you must plan and finance your in-home care plan. This could be funded through Medicare, Medicaid or Veterans Benefits (if you qualify), Long-term care insurance, or even paying out of pocket. Regardless, there are many ways quality in-home care can be funded for your loved one.