



**Comfort  
Keepers®**

Elevating the  
Human Spirit<sup>SM</sup>

# A No-Stress Guide to In-Home Senior Care

ESSENTIAL INFORMATION FOR GREATER PHILADELPHIA FAMILIES

RECOGNIZE THE  
SIGNS THAT A LOVED  
ONE MAY NEED  
IN-HOME CARE

UNDERSTAND  
YOUR OPTIONS FOR  
COMPANIONSHIP AND  
SPECIALIZED CARE

FIND A TRUSTED  
PROVIDER IN GREATER  
PHILADELPHIA WITH  
CONFIDENCE

Caring for an aging parent or relative isn't always straightforward. You might find yourself wondering if they're okay living alone—if they're safe, eating well, or keeping up with their routines. Would they benefit from a little extra care and companionship to improve their quality of life?

Deciding when to step in, and how to do so, can feel overwhelming, especially when age alone isn't a clear indicator of when help is needed. With so many factors to consider like cost, reliability, and quality of care, it's easy to feel stuck. But you're not alone in this process. Many families have been right where you are, and they've found the perfect fit to bring peace of mind for everyone.

This guide is built for the grit and grace of Greater Philadelphia families who are beginning to explore in-home care. We'll walk you through the signs that a loved one may need extra support, the types of in-home care services that exist, and how to find a provider you can truly rely on.

## **LET'S TAKE THE FIRST STEP TOGETHER.**

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# Signs an Older Adult Needs In-Home Care

Even when a loved one insists they are fine, certain physical, emotional, and behavioral changes can indicate they may need assistance.

## WHEN IS THE RIGHT TIME TO STEP IN?

The 40-70 rule is a helpful guideline for conversations around care: When you're 40 or your parents are 70, it's time to begin evaluating their needs and planning for the future. This is a great starting point, but aging looks different for everyone. Some people are independent well into their 80s, while others may need support earlier.

That's why it's important to focus on everyday habits, health, and behavior, rather than age alone. Small shifts in routine—like forgetting to take medications or struggling with household chores—can be early signs that extra help is needed. By staying proactive and watching for these changes, you can keep your loved ones safe and happy at home.

## WHAT ARE THE SIGNS TO LOOK FOR?

Some changes are more urgent than others. Try to assess the most visible and impactful signs first, like hygiene, eating habits, and physical difficulties, as these can pose immediate health risks. From there, take a closer look at situational concerns, like financial troubles or home upkeep, which might signal a broader need for ongoing assistance.



### PHYSICAL



### EMOTIONAL



### BEHAVIORAL

**Lack of Hygiene & Grooming**

**Skipping Meals or Poor Nutrition**

**Physical Decline & Mobility Issues**

**Cognitive & Memory Challenges**

**Mood Changes or Social Withdrawal**

**Sleep Issues & Fatigue**

**Medication Mismanagement**

**Home Maintenance Neglect**

**Unpaid Bills & Money Trouble**

# Understanding Available In-Home Care Options

Not all in-home care services are the same. Some provide meaningful social interaction, sharing conversations and activities. Others offer hands-on help with personal care or managing essential tasks safely. But at their core, all home care services are designed to enhance quality of life while allowing older adults to continue living life on their terms in a familiar environment.

Non-medical in-home care focuses on companionship and assistance with daily living, helping older adults maintain independence and live comfortably at home.

## COMPANION & SOCIAL CARE

Like all people, older adults thrive when they stay socially and mentally connected. Companion care offers friendly conversation, shared experiences, and emotional support to reduce loneliness. For those looking to maintain an active lifestyle, senior health and wellness services promote movement, hobbies, and social engagement. Technology assistance also helps older adults keep in touch with family and friends through smartphones, tablets, and video calls.

## PERSONAL & EVERYDAY ASSISTANCE

Personal care services offer assistance with bathing, dressing, grooming, and mobility. This may also include fall prevention, home safety checks, and emergency response planning. When leaving the house becomes challenging, transportation services provide rides to medical appointments, errands, and social outings. General home support helps older adults manage light housekeeping, meal prep, and household tasks to maintain a tidy living space.

## SPECIALIZED & EXTENDED CARE

Extended care, including 24-hour care, provides structured help for individuals needing consistent supervision. End-of-life care prioritizes comfort and dignity for individuals and families facing terminal illness, offering compassionate guidance through life's final stages. For those already residing in assisted living or rehabilitation centers, in-facility care delivers extra resources to enhance well-being. Post-hospital care focuses on a smooth transition home, helping individuals regain independence after surgery or hospitalization.

## MEMORY & CAREGIVER SUPPORT

Caring for older adults with memory loss takes patience and specialized attention. Alzheimer's and dementia care helps individuals participate in activities with guidance tailored to cognitive challenges. For family caregivers in need of a break, respite care offers temporary relief, giving them time to rest as loved ones are well cared for. Veterans home care addresses the unique needs of those who have served with assistance that honors their experiences.

# How to Choose the Right Type of Care

Every individual is different, which is why it's important to consider their lifestyle, level of independence, and personal preferences when selecting care services. If an older adult is starting to feel lonely or disconnected, companion care may be the best place to start. If they seem to need support with mobility, personal hygiene, or staying active, personal care might be a good choice.

As you review the options, keep in mind that care plans can evolve over time. What starts as companionship or light assistance may eventually expand to include additional help as circumstances change. The goal is to provide the right level of care at the right time.

Still not sure where to begin? Comfort Keepers offers **free consultations** to help families in Greater Philadelphia explore available services. Then we hold a virtual or in-person meet-and-greet with your loved one's potential caregiver and work closely with your family to create a **customized care plan** that supports their well-being without compromising their independence.

**Use this checklist to consider which types of care might fit your loved one's needs.**

## COMPANION & SOCIAL CARE

- ☐ Companion Care
- ☐ Senior Health & Wellness
- ☐ Technology Assistance

## PERSONAL & EVERYDAY ASSISTANCE

- ☐ Personal Care
- ☐ Safety Care
- ☐ Transportation
- ☐ Home Support

## SPECIALIZED & EXTENDED CARE

- ☐ 24-Hour Care
- ☐ End-of-Life Care
- ☐ In-Facility Care
- ☐ Post-Hospital Care

## MEMORY & CAREGIVER SUPPORT

- ☐ Alzheimer's & Dementia Care
- ☐ Respite Care
- ☐ Veterans Care

# What to Look for in an In-Home Care Provider

It's crucial that you find an in-home care team that prioritizes care quality. Beyond basic services, a great provider will offer compassionate caregivers, personalized care plans, and an approach that keeps seniors active in mind and body. As you size up agencies in Greater Philadelphia, here are the key factors to consider.

## CAREGIVER EXPERTISE & QUALIFICATIONS

A strong home care provider invests in caregivers who are both highly skilled and deeply compassionate. Look for teams that conduct thorough background checks and drug testing beyond industry standards. The best providers also take time to match caregivers thoughtfully with clients for compatibility in personality and care style to foster a trusting relationship.

*Unlike many providers in Pennsylvania, Comfort Keepers drug tests all employees upon hiring, exceeding state requirements to ensure client safety and peace of mind.*

## PERSONALIZED & FLEXIBLE CARE PLANS

Care should be tailored to fit specific situations and lifestyles. Leading providers conduct comprehensive assessments to develop individualized plans that encompass more than just safety and basic needs. Flexibility is also key—care plans should adjust as things change, whether that means short-term assistance, long-term help, or 24-hour care.

## A PROACTIVE, ENGAGING APPROACH

Experienced home care agencies know how to create an environment where seniors stay socially, physically, and mentally stimulated. With approaches like Interactive Caregiving™, older adults are encouraged to participate in activities that match their abilities and interests. Social connection, light movement, and friendly chats all help build a sense of purpose and fulfillment.

## WHY CHOOSE AN AGENCY OVER A PRIVATE CAREGIVER?

Families exploring in-home care often compare agencies to private caregivers, but key differences impact the quality, consistency, and security of care.

- ✔ Agency-employed caregivers receive ongoing training to stay updated on industry best practices and handle a range of needs with expertise
- ✔ Agencies provide health benefits, worker's compensation, and insurance, protecting families from unexpected costs if a caregiver is injured on the job
- ✔ Private caregivers may be unavailable due to illness or scheduling conflicts, but agencies offer backup care to guarantee uninterrupted support

# Navigating Costs & Planning for Care

The cost of in-home care varies by location, level of assistance, and frequency of services. Hiring a caregiver may seem like a big expense, but there are hidden costs to family-led caregiving, such as long work hours, added stress, and physical demands. In most cases, professional care relieves financial and emotional strain while ensuring reliable support for your loved one. Understanding your financial options ahead of time can help you plan with confidence.



## UNDERSTANDING COVERAGE & PAYMENT OPTIONS

There are several ways to manage the cost of in-home care, making it more accessible than many people realize. While **Medicare** provides coverage for certain short-term home health services, other programs may help with ongoing care. **Medicaid** can assist with in-home care costs for those who qualify, and **Veterans Administration benefits** may be available to eligible veterans and surviving spouses.

For those who do not qualify for government programs, **long-term care insurance** can help cover expenses, with policies varying in coverage, waiting periods, and benefits. Many families also use **savings, retirement funds, or other assets** to invest in quality care that allows their loved ones to age in place. Because in-home care is often more affordable than nursing home care, it can be a practical and flexible solution for maintaining independence in a familiar environment.

## PLANNING AHEAD

Researching costs, understanding available funding options, and having conversations with family members can help you prepare for long-term care without financial surprises. Think about speaking with a financial planner or care provider like Comfort Keepers to discuss potential costs and payment options so you can pick the best path forward.

# How to Get Started with Comfort Keepers

Once you recognize that a loved one needs extra support, the next step is finding a provider you trust. By recognizing the signs, understanding services, and knowing what to look for in a provider, you can make the right decision for your loved one. **Comfort Keepers** is here to help Greater Philadelphia area families navigate this journey with ease, offering personalized care every step of the way through proven strategies.

## 1. Schedule a Free Consultation

We begin by reviewing our services and assessing your loved one's needs and preferences.

## 2. Meet Your Caregiver

Then we host a virtual or in-person introduction with a caregiver to make the perfect match.

## 3. Review Your Care Plan

From there, we construct a customized service plan designed specifically for your family.

## 4. Start Receiving Care

We provide flexible schedules to allow for immediate or gradual service implementation.

## 5. Ongoing Optimization

We always conduct regular check-ins to make any necessary adjustments and ensure success.



**Call Comfort  
Keepers of  
Greater Philadelphia  
or visit our website  
to learn how  
we can support  
your loved one.**

**(215) 885-9140**

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