



Your Company

# Family Caregiver Resources

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Serving [City A], [City B], [Town C], [Town D], [Town E] and surrounding communities

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## Services for care at home: A quick guide



It's a big surprise to many that Medicare does not pay for most of the support services an older adult will need at home. Families can help, but they often live far away or have work commitments that make it difficult. (And lest you consider quitting your job, be aware that you would be jeopardizing your own retirement savings if you leave work during this important phase of building your own safety net.)



"I want Dad to be able to stay at home. But I have to work. Good thing there are professionals who can fill in the gaps."

There are many services that can help support older adults to remain at home. Some are paid out of pocket, and some may have sliding scale or grant funding. Then there are the medical support programs that Medicare does pay for (home health and hospice).

### Private pay (out of pocket)

There are people you can hire to support a loved one who isn't able to completely live independently. For instance, if memory problems make bookkeeping a challenge, you can hire bonded bill payers to pay the bills, balance the checkbook, etc.

Since the pandemic, many stores allow you to pay an extra fee to have their goods delivered (groceries, for instance). Or look for services in the "gig economy," such as ride-sharing for transportation, or errand runners. It's not inexpensive. But if it enables you to continue working, it may be a very wise use of funds.

The biggest expense, however, is home care. There may come a time when the person you care for needs company in the house a few hours a day, or eventually 24/7. This is not paid for by Medicare, so it must be paid for privately, unless your relative has coverage from the Veterans Administration (VA) or long-term care insurance. From transportation and cooking and cleaning, to help with bathing and toileting, home care services offer valuable support and companionship. But paying a living wage adds up.

A licensed and bonded home care agency can help you find caregivers that are a good match for your loved one. They do background checks and drug tests and provide important insurance. They will also send a replacement if your usual caregiver is sick.

You can hire helpers yourself. You would need to assure yourself the person is qualified and that your loved one will be safe. The IRS does require you to hire them as employees and turn in taxes, social security, etc. Even if the individual says they are an independent contractor, the IRS says they aren't. You can hire payroll services to handle the bookkeeping. Check for available community programs that can help defray the cost of hiring a caregiver.

**[YOUR PHONE]**

ABC Care Management supports older adults and their families in [Your Service Area].

Give us a call at [Your Phone] to find out how we can support you.

## Community programs



Many services are provided by nonprofit organizations and may be paid for on a sliding-scale basis. For instance,

- **adult day care.** These centers offer engaging activities geared particularly for persons with significant medical conditions or dementia such as Alzheimer's disease, Parkinson's disease, stroke, etc. Staff is specially trained, and activities are adapted to meet the needs of the attendees. This service offers lunch and social and recreational opportunities for older adults. It also provides a much-needed break for family caregivers who can rest assured their loved one will be fed and well taken care of.
- **meals.** If your loved one can still get around, there may be special dining halls that provide opportunities to socialize and to eat lunch at a reduced rate (or free). If your relative is homebound, meals may be delivered to the house.
- **transportation.** If bus service is available where your loved one lives, there is usually a service called "paratransit" that can actually do door-to-door transportation for persons who can't make it to a usual bus stop. There may also be volunteer driver programs sponsored by a senior center or faith community. Find out about local options at [ridesinsight.org](http://ridesinsight.org) or call 855-607-4337, toll-free.

### Find out about programs and eligibility requirements

- **BenefitsCheckup.org** provides links to national and local programs, including those that offer financial assistance, legal aid, veteran benefits, etc.
- **The Eldercare Locator** is similar, but can put you in touch with the local office where you can make an appointment to talk with an information specialist (call 800-677-1116, toll-free).

## Services paid for by Medicare

Medicare is health insurance provided by the federal government. It covers adults 65 and older, as well as persons with disabilities. In terms of home care, Medicare pays for visits only by medically trained staff. In that light, there are two programs:

**Home health care** involves periodic home visits for a month or two. The focus is to bring the patient back to their previous level of health and ability. It is often initiated after a surgery or a multiday hospital stay. To be eligible, your loved one must have great difficulty leaving the house. Depending on your relative's needs, services may include the following:

- **A nurse** to oversee progress
- **A physical therapist** to assist with rehab
- **An occupational therapist** to suggest strategies for living with new disabilities
- **A speech therapist** to address difficulties with speaking and/or swallowing
- **A social worker** to suggest community programs

**Hospice care** is for people with an incurable illness. It involves weekly home visits over a period of six months. Sometimes more.

- **A nurse** to manage pain and difficult symptoms
- **An aide** to assist with bathing
- **A social worker** for emotional and other support
- **A chaplain** for talking through spiritual concerns
- **A volunteer** to periodically visit with your loved one, offering family members a few hours off

The focus in hospice is on providing support to the patient and family so a person with a terminal illness can live comfortably and continue to engage with those they love.

**Once families experience hospice support, they often say "I wish we'd requested it earlier."**

Contact us at [Your Phone]



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