When You Need Help in Your Home

prepared by

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Introduction and Overview.

You are aging/living at home or in a retirement home with limited services. You become aware that you aren't able, by yourself, to care for yourself or your home the way you want to. It may be the case that someone close to you suggests you need more help and you agree.

Or you may find yourself contemplating a situation in which you need temporary rather than ongoing help—for example, after hip or knee surgery or during an extended illness. Perhaps you have had someone helping you, but that person is no longer available or is not as available as your needs require. **What are your options? What should you do?**

This handbook assumes you've already ruled out moving to get the help you need and are committed, at least for the present, to receiving care/help at home.

Please don't wait until you are about to be discharged from a facility (hospital or nursing home) to think through what you need and make arrangements. It's easy to plan ahead if your facility admission is elective (where you often have several months' notice). It's much harder if you have an emergency. If you review the material in this pamphlet now, before an event overtakes you, it will be much simpler to get what you need.

Here are the steps you can take to arrange for home care from a caregiver. Each step is discussed in more detail in later pages:

First, answer the question: Am I able to sort through all the home care options or do I need help doing that? If the latter, and you are a *Wider Horizons* member, call Denise or whoever is the lead staff person and ask for some assistance: www.widerhorizonsvillage.org.

If you have means and can afford it, after an initial consultation *Wider Horizons* may refer you to a professional care manager. These professionals charge by the hour, typically, but may have an up-front charge for an assessment. You can certainly begin by asking for just one hour of consulting time.

Next, you should determine (in consultation or on your own) what, specifically, you need and whether you need:

- Help for a limited period of time or regular help on a permanent basis

[1] This publication is focused on home care rather than home health care. The latter is typically arranged for by a medical professional and often occurs after a hospital stay. Just note that Medicare does not pay for non-medical home care (the subject of this handbook). Note that you may need both "Home Health Care" and "Home Care" if you have a serious illness or are recuperating from surgery. However, Home Health Care is often time-limited (while you are recovering) and the Home Care may go on for much longer. See the End Note for a more detailed comparison between "Home ***Health*** Care," and Home Care.

- Help as a result of a permanent or temporary medical condition or just help with household tasks, sometimes called "instrumental activities of daily living"
- Help every day or several times a week
- Help just during the day or at night as well
- Help that occurs unpredictably[2] (called *standby assistance*)—this is often the case for a week or more after surgery
- 24-hour or live-in help
- Help with only a few selected tasks (bill-paying, meal preparation, housecleaning, etc.)

Then, you should decide which of these alternatives is most appealing to you:

- Relying on unpaid or volunteer assistance
- Hiring a relative, friend or neighbor to help you
- Locating and hiring an independent professional caregiver (either with or without the assistance of an agency who will add a significant surcharge for locating the caregiver)
- Arranging for a caregiver though a licensed home care agency[3] (for-profit or non-profit)
- A combination of these

You also need to understand what the help you need is likely to cost and whether any of the cost is covered by insurance like long term care insurance.[4] And if you do have to pay for your home care, do you need to be concerned about affordability and prioritizing what you most need?

Finally, you should have some idea of how you will supervise, communicate with, and give feedback to the caregiver you've selected. Do you feel you want to do this on your own or would you like (and can you afford) to have professional support to do this?

[2] For example, assistance in getting to the bathroom

[3] Remember that home care, which is the subject of this publication, is different from medically-necessary care. The two are usually provided by different organizations.

[4] Most long term care insurance has a benefit that covers home care for a period of time—often up to three years. Read your policy carefully and ask for help from someone if you need it to understand your benefits. Medicare does not cover home care.

I. Who can help me sort out what I need and the best option for home care?

You may want to address this question after you've read the other sections. Know that there very skilled people who can advise you. If you have financial resources, you can hire a **care manager**[5]. *Wider Horizons* knows several care managers (in both non-profit and for-profit businesses) who are qualified to help you pinpoint your needs, sort through options and make decisions. These individuals can help you on a one-time consultation basis, intermittently or regularly.[6]

Care managers usually charge for an initial assessment and then by the hour for ongoing consultation. For these fees, you get expert initial advice and the additional advantage (should you opt for regular care management services) that someone with skills, besides yourself, is monitoring the quality of the care you're getting from your home care provider.

II. What are the specifics of the help I need? Choose all of these that apply:

- I need help on a regular basis: day and night, once a day, in the morning and at bedtime, several times a week, weekly, less than weekly[7]
- My need is likely to be on-going and may increase over time
- I need help temporarily post-surgery, because of an acute illness, or for another reason (such as the person who usually helps me is ill or out of town)
- I need stand-by assistance (someone there all the time) during the day, at night, or both
- I need help with housework or other household tasks
- I need help:
    - ✓ Preparing meals/cooking
    - ✓ Eating
    - ✓ Bathing
    - ✓ Dressing
    - ✓ Toileting
    - ✓ Walking or transferring from chair to walker, walker to bed, etc.
- I need help with shopping, bill-paying, banking, or other errands, taking medications as prescribed, getting to doctor or other appointments, supervision of my physical or occupational or speech therapy program, pet care

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[5] Also known as *Care Coordinator* and by other names

[6] Also, check out the book *Personal Safety Nets* for a more in-depth way of setting up and managing a network of friends, family, and those providing paid professional assistance through teamwork, in times that call out for support. Available through Amazon as an e-book, as print-on-demand, or on line at the website www.personalsafetynets.org.

[7] Note that if you need full-time care, you will want to have several different workers so that none will be over-tired. If you have two different people, it's also easier to cover for vacations and sick time.

III. Different approaches to "hiring" a helper

Relying on unpaid or volunteer assistance. Friends, neighbors, relatives or other volunteers may be able to help you. Unpaid help works best if your needs are temporary or if they are regular but not every day. For example, for a short illness, volunteers can do your grocery shopping, bring you meals or arrange for meal delivery, walk your dog, take you to doctor, physical therapy, or other appointments, or perform household chores like vacuuming or laundry.

Or if you have a chronic condition that only flares up occasionally, volunteers can do quite a bit.

However, if your needs are long term or intense, it may work better to have at least some paid help. And if cost is not a consideration, that makes it easier to rely on paid help as part of your mix of assistance. If you decide to go the route of paying for in home help, there are three types of arrangements.

Hiring your own caregiver. If someone lives near you whom you've known for a long time and trust, you could suggest an arrangement that includes compensation. This can work out well for both of you. On the other hand, perhaps you would prefer that your social network be just that for you—a way to enjoy companionship which you certainly should continue to have, along with practical help in your home.[8]

If you do hire a caregiver, either someone you already know, or someone referred to you, you—or someone you trust—will need to withhold the proper federal and state taxes (Social Security and Medicare tax, income tax, State Disability and Workman's Compensation taxes).

This is one of the reasons that many people decide to hire an independent contractor or work with a home care agency that employs the caregiver rather than doing the hiring themselves.

Hiring a contractor who is an independent professional caregiver. Independent caregivers are licensed as a business in the State of Washington and the City of Seattle. They carry insurance and have may have training or credentialing, as well experience.

If you hire an independent contractor, that person will be responsible for paying taxes, but you will need to file a federal tax form called a 1099. This is a simple form. *Wider Horizons* can help you with this and so can your accountant or a trusted family member.

Arranging help from a home care agency. There are many excellent home care agencies, both local and national. Some are for-profit and some are non-profit. *Wider Horizons* can recommend one of these to you and you can compare their services and prices. Or you can use a care manager who will be the point person to get you the home care you need. The care manager can handle, for example, the initial work and set up interviews for you. They can also participate in interviews so you get a second perspective.

[8] Link to the DSHS publication *Hiring Family or Friends as Your Caregiver: A Guide for Adults Needing Care:* http://tinyurl.com/jpbtemv

What will it cost? Of course, the cost of home care depends on several factors—particularly on the number of hours you need and the duration of your care. In 2019, costs range from $15 - $40/hour (plus a significant additional fee if you use a placement agency). Hourly costs vary significantly depending on whether you hire your own worker or use an agency—as well as on the qualifications/certification of the caregiver. 24-hour care is always less on an hourly basis. Most homecare agencies will require a 2 to 4-hour/day minimum time and you will pay for an initial assessment. If you are the caregiver's employer, you will also pay the employer's share of all taxes unless the arrangement is very short-term.

IV. How to find a caregiver

- Certain agencies (like Swedish Optimal Aging) will connect you to professional caregivers and help you manage that relationship, including withholding of the appropriate taxes.
- Several agencies can send you pre-screened caregivers[9] to consider so you don't have to do the screening yourself.
- You can check with *Wider Horizons* or advertise on your own.
- In all cases, you should ask to see the caregiver's credentials and insurance.
- Interview all prospects either with a companion or in a public place.

V. Selecting the best person to help you

Here are some of the things you should consider when selecting a home care worker:

- Experience and skills – You should ask for references and check them unless you are using an agency that employs the caregiver. In Washington State, all agency-provided home care workers are required to have 75 hours of specific training.
- Personality and related factors – Whether you are going to need a home care worker or other caregiver for a short time or a long time; for a few or many hours a week, it's important that you feel comfortable with that person. If you are an introvert, for example, and like quiet around you, you won't be comfortable with someone who is very chatty. Here are examples of the kinds of compatibilities you may want to ask about (or assess) during an interview:
  - ✓ If the individual is religious, are they the same religion as you practice?
  - ✓ If you have a pet, is the home care worker comfortable around animals?
  - ✓ Is the person's voice or accent easy for you to hear and understand?
  - ✓ Will they want to have music or the television on, and, if so, are you comfortable with that background noise?
  - ✓ If you want companionship, does the person seem to share some of your key values and do they seem interesting to you?
  - ✓ Will you be more comfortable around someone closer to you in age, or do you prefer to be around younger people?
  - ✓ Are you looking for a peer or someone over whom you hope to comfortably exercise authority?

[9] For example, ones that have already passed a criminal background check

- ✓ Even if you're not looking for a new friend, if your need is long-term, it is possible—even likely—that you and your caregiver will grow fond of each other. Does this person feel like someone you might want to be close to?

- When you've found someone with whom you feel comfortable, be sure to ask them what ***they*** need as an employee or helper:
  - ✓ There will be "downtime" for your caregiver. Is there a comfortable and private place for them to relax?
  - ✓ If you need them at night, is there a comfortable bedroom? If you have overnight care through an agency, you may be required to provide this.
  - ✓ If you need meal preparation, do you have the tools they like to use in your kitchen?
  - ✓ How many hours can they comfortably offer to you? Is this a match with what you need?
  - ✓ What regular time off is best for them? Can they, for example, work weekends and/or evenings (if this is what you need)?

VI. Setting expectations and providing feedback.

You will have a list of the tasks you need to have your caregiver perform for you and an idea of how you want these done. You have the right to expect the caregiver to do things the way you want, though it's always possible that they will have a better way and that you will like their way best.

- Be as clear as you can be about your expectations.
- Put them in writing. Give your caregiver a copy and keep a copy for yourself.
- Set a trial period of several weeks so that if things aren't working out, you will have a graceful exit.
- Be prepared to give a good deal of feedback initially but you shouldn't have to do that over the long haul.

A final word. It's not easy to ask for help and even more difficult to manage the help you may need. Be as flexible as you can be but ask for what you need. Get advice from *Wider Horizons* staff and others if you encounter problems. If all goes well, you will feel a sense of relief once you have a good home care plan in place. And you've taken the first step, so celebrate!

Endnote:

More About the Difference between Home Care and Home Health Care

Home healthcare is skilled care to help someone get healthy at home after a medical event. It's usually short-term rather than long-term. It typically involves referral by a doctor and/or occurs after a hospital stay. It is care provided by an RN or licensed therapist (speech, physical, or occupational) or a licensed social worker.

If home health care is not directly provided by the RN or one of those therapists, it must be provided by someone who has graduated from a Certified Nursing Assistant program and is supervised by an RN or therapist.

These are some of the Home Health services you may get:

- Skilled nursing
- Physical therapy
- Speech therapy
- Occupational therapy
- Social work
- Pain management
- Wound care/dressing changes
- Prescription drug management

Medicare often pays for Home Health Care for at least a period of time. Medicare does not pay for home care. Long term care insurance will often pay for home care.

Home Care services are described in this pamphlet. They may go on for a period of time or be short-term. Sometimes, if your home care worker is a Certified Nursing Assistant (as some are) and is supervised by a nurse, you can get some home health services, but they may not be covered by insurance.

One important point is that if you need medications that you cannot administer to yourself, and there is no family member around to administer them, a Certified Nursing Assistant (supervised by a nurse at a home care agency) can administer your medications. This comes up if you are receiving hospice care from a licensed hospice agency and also have home care assistance.