

HEALTHY, WEALTHY AND WISE IN 2004

Caring For Your Loved Ones Doesn't Have to Break the Bank

We live in a society of "options." From restaurants and retail outlets to cell phones and personal computers, the number of options that are available to us has increased dramatically.

Similarly, there are now many options available when it comes to our care as we age. It used to be that if a senior needed care, they moved in with family members or to a nursing home, sometimes prematurely.

"Many seniors may end up in a nursing home or long-term care facility simply because they can't perform some of the basic activities of daily living," says Todd Stallings, Executive Director for the National Private Duty Association (NPDA). "Having these non-medical services provided in the home is becoming a more popular option." The NPDA was formed in part to educate consumers about the availability of these types of services as well as to promote quality standards among companies providing home care.

Today, there are more than 34 million aging adults in America, many who need assistance with the daily activities of living. Over the next two decades, the number of seniors is expected to double and options for care including cost, type and quality, will continue to rise.

Traditional options for care include nursing homes, retirement communities, assisted living facilities, or moving in with family members. However, national studies show that the overwhelming majority of seniors prefer to stay in their own homes. As a result, home care is one of the fastest-growing options for care.

Once considered an option for only the wealthy, in-home care options are now an affordable alternative. According to the Mature Market Institute, the average cost for a private room in a nursing home was \$181 per day – over \$66,000 per year in 2003. Many seniors do not require skilled care around the clock; rather they just need assistance with activities such as meal preparation, light housekeeping, bathing, dressing, and incontinence. Home care can be tailored to the senior's needs – from the number of hours of care needed, to the days of the week that they need assistance – and provided at a fraction of the cost of traditional care options.

However, choosing home care should not be based on price alone. Before deciding on home care, you should review your options. The first step is find out what services are available in your community. Speak with your local social service agencies or community organizations. These agencies can provide assistance in narrowing down your options.

The next step is to start asking questions. To help you find the best fit for you and your loved one, here are some questions that you should ask:

- **What types of services does the company provide?** Some companies provide companionship and homemaking services such as meal preparation, light housekeeping, transportation (e.g. to doctor's appointments) and dressing and grooming guidance while others provide Personal Care services such as bathing, feeding, incontinence care and toileting. Can the company provide the level of care you or your loved ones need?
- **What is the background of the company?** Find out who owns and manages the company. Does a nationally known and reputable firm back the company?
- **Does the company have insurance? Does the company bond and insure its caregivers?** Ask to see a copy of the current policy.
- **Are caregivers employees of the company or independent contractors?** Some home care companies provide caregivers who are independent contractors, not employees of the company. This is similar to hiring an independent caregiver on your own – you will be considered their

employer and thus are responsible for filing tax reports, paying federal and state withholdings such as worker's compensation, FICA and unemployment insurance. Additionally, what happens if the caregiver is injured on the job? Most homeowner's policies will not cover these claims and the caregiver could seek damages directly from you.

- **Does the company conduct background checks on its caregivers?** Caregivers should be screened via a series of criminal, credit and driving record background checks.
- **What type of training do they provide for caregivers? Is it on going?** Ask about the types of caregivers they hire and what their backgrounds are.
- **Is the same caregiver assigned to a client?** A reputable company will take pride in matching their caregivers and clients. This not only provides continuity of care, but also provides a sense of ease and familiarity for the client.
- **Does the company conduct a home visit before initiating services?** The home visit is a time to assess the needs of the senior and their environment. Family members who are involved in the care of their loved one should be present as well.

The stress and emotion that are involved in this important process can sometimes overcome your ability to weigh the factors and options that are most important to your aging family members. Planning ahead, before a need arises, can lessen the stress and emotion. By taking the appropriate steps and weighing the options that are available to you and your family, your loved ones can remain independent in their own homes for many years to come!

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