


Aging in Place



Planning Ahead for Safe Help at Home

SeniorResources 
Our Name. Our Focus.

Area Agency on Aging



What is the Difference Between Agency or Private Caregivers?

- Types of care - Medical or non-medical care.
- Medicare does not pay for non-medical home care, regardless of which type of caregiver is used. Some Medicare Advantage plans may now cover the cost in specific cases.
- An independent/private caregiver – employed directly by the person or family.
- Caregiver hired through home help agency – licensed businesses that employ caregivers and send them to the home to provide in-home care.
- May save 20-30% on home care costs with independent because you are taking on responsibility of being an employer.
- Average cost for home care may be \$25+ an hour; independent may be under \$20.

Home Care Agencies vs. Independent Caregivers

Independent/Private

Pros

Cost savings

Flexibility of support

You choose your caregiver

You negotiate pay and payment terms

Consistency of one caregiver – stronger bonds

Cons

Handling all aspects of hiring

Interviewing

Doing your own background check

Dealing with a caregiver that isn't a good fit

No backup for sick days, vacation

Typically, no liability insurance

Managing payroll & withholdings

Home Care Agency

Pros

Caregiver background checks and performance monitoring

Professional liability insurance

Reliability - Backup caregivers offered

Easy to locate and hire an agency

Multiple caregivers so finding the right one is more likely

You are not the direct supervisor

Agency manages payroll & paperwork

24/7 care available

Cons

More expensive

You may not be able to choose your caregiver

Limited range of support services

DCW shortage

May be a variety of caregivers if regular isn't available



Tips for Hiring a Private Caregiver

- Be familiar with the Fair Labor Standards Act, which mandates employers to pay at least the minimum wage and pay overtime for 40+ hours a week
- Do a background check! This is essential when you are inviting someone into your home. You must get a signed release from the potential caregiver giving permission for the background check.



When Hiring a Caregiver, Ask Questions:

- What specific qualities do you possess that make you a good caregiver?
- What is your approach to handling someone with special needs, like dementia or physical limitations?
- How would you deal with a difficult situation such as the care recipient refusing to bathe?



Remember that agencies also have challenges:

- There is a direct care worker shortage, in our region and nationwide.
- You may have multiple caregivers, due to the shortage or illness.
- You may not know the reason a caregiver cannot come.



When Bringing a Caregiver, Whether Private or Through an Agency:

- Keep all valuables, important documents, and money out of plain sight.
- Agency caregivers are taught about professional boundaries.
- Consider a lock box for Rx pain meds, muscle relaxers, or anxiety meds.
- Do not give caregivers a key to your home.
- Do not give your caregiver your debit/credit card.
- If they buy groceries or pick up meds for you, always review the receipt with them, including items purchased, money spent, and change received.
- If caregivers must handle your checkbook or credit/debit cards, check your account activity regularly or ask a family member to do so.
- If there is theft, contact the police!



Home Safety Checklist

Whether you're having a caregiver in your house, or just you and your loved one, home safety is important. Many home care agencies will do some level of safety check before beginning work. Here are some things to check:

- Emergency phone numbers up-to-date and easily accessible
- Home evacuation plan
- Handrails and safe stairs
- Ramps if needed, in good repair
- Fire extinguisher and smoke detectors available and functioning
- Adequate lighting
- Grab bars installed where needed
- Area rugs and secure and safe
- Properly functioning major appliances and toilets
- Pets are safe underfoot and caregiver is aware of them

Senior Resources Options Counselors are available for phone calls, scheduled appointments, or walk-in appointments Monday-Friday from 8 a.m. to 4 p.m. (walk-ins by 3:45 p.m.)



Senior Resources Services

Options Counsels

- Through a Series of Questions, Present Care Options for Coordinated Care Services

MI Choice Waiver

- Allows Individuals with Limited Income and Nursing Home Level Care Needs to Choose Where They Receive That Care

Primary Care at Home... *We've Revived the House Call*

- In-Home Based Primary Health Care

Free Medicare Medicaid Assistance

- Trained Volunteers Present Options and Assist in Enrolling in Medicare and Medicaid Plans

Support Coordinators to Help Arrange Services

- Adult Day Care, Personal Hygiene Care, Home Chore Services, Home Delivered Meals, Respite Care, Medication Management, Personal Emergency Response Systems

Caregiver Support

- Support Groups Offered in Three Locations and Virtual; Provides Educational Resources

Medical Loan Closet

- Provides a Variety of Items for Use by Seniors – Pull-ups, Canes, Walkers, Wheelchairs, Bath Benches, and More

Long Term Care Ombudsman

- Strives to Improve the Quality of Life and Quality of Care Experienced by Residents in Licensed Long-Term Care Facilities



Questions?

Thank You.

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