

How Can I Age at Home Safely?

Home Sweet Home

According to AARP, 82% of Americans wish to remain in their homes forever. It's a comfort to age in place with familiar surroundings, pets and neighbors. For those with vision impairment and dementia, even more so. For some, staying in their home with the help of a caregiver is also more affordable than a retirement community or assisted living.

What is In-Home Care?

Professional Caregivers, Certified Nurse's Assistants (CNA) and Home Health Aides (HHA) assist in your own home with a variety of non-medical Activities of Daily Living (ADLs) including personal care such as bathing, toileting and dress, ambulation, transferring as well as medication reminders, meal preparation, light housekeeping, laundry and transportation for running errands/shopping and medical appointments. A Care Plan is tailored to the needs of the client.

Each county in California administers a program called In Home Supportive Services (IHSS) for low-income elderly, blind, and disabled people who must have the assistance of care providers in order to remain safely in their own homes. Once county staff authorize IHSS services, IHSS recipients act as employers and are responsible for hiring and managing their care providers.

Is this Home Healthcare?

After time in the hospital or rehab center, home health is often prescribed. This is a Medicare benefit that is designed to be short term, often including physical, occupational and speech therapy in addition to home health aide visits. These home visits are intended to move the patient toward independence and self/family managed care and is usually covered by Medicare. In home care is custodial care and not reimbursed by Medicare.

“My kids will take care of me”

Adult children are often first in line to care for aging parents. According to the National Family Caregivers Association, more than 50 million Americans a year provide care for a chronically ill, disabled or aged family member or friend. Many of those are adult children, working and raising children of their own. Because of the challenges of being caregiver to both generations, they've been dubbed “The Sandwich Generation.” No baloney! It's a difficult balancing act. Hence the growing need for professional in home care.

Private Caregiver vs. Agency

Private caregivers can be found on craigslist, bulletin boards and sometimes as a referral from a friend. Hiring privately is generally less expensive. It does mean, however, that

you are the employer and responsible for screening, insurance, taxes and withholdings. On the flip side, agencies incur the expense of hiring, taxes and withholding. Many agencies also provide bonding, background checks, drug testing and liability insurance. For the protection of the client, it is critical that the caregiver is covered by Workman's Compensation Insurance. Agencies also have variety of caregiver types to suit different personalities and staff to fill in for caregiver emergencies and time off.

Do Your Homework

Before you call an agency or individual, know what your care needs are. Do you need non-medical care or might there be medical needs? Companionship or hands-on care? How about special training in Alzheimer's, Parkinson's or Hospice care? Do you need a bilingual caregiver? Think about the hours you need help, if live-in or shift work is best. Determine if you need assistance with medication set-ups/dispensing or want nursing oversight. Be sure to ask if there is an assessment fee, deposit and cancellation policy. Finally, when asking rates, see if there are premiums for nights, weekends and holidays.

Who Pays for This?

Most custodial care is private pay although many Long Term Care Insurance Policies cover in home care and Veterans may qualify for the Non Service Connected benefit, Aid and Attendance. Bottom line, the average cost of in home care is \$20-24 an hour. In reality, hiring a bit of care might preserve a parent-child relationship and keep a senior at home where they want to be. After all, there is no place like home!

The views expressed here are those of Mrs. Susan Feldman and do not necessarily represent those of the Older Adult Advisory Commission or individual members. Susan Feldman is the Community Relations Representative for BrightStar Healthcare in Roseville. She has been involved in senior care, both professionally and philanthropically. She can be reached at (916) 781-6500, susanfeldman@comcast.net or www.brightstarcare.com/roseville.

It is the overall goal of the Placer Older Adult Advisory Commission to promote the well being and to enhance the quality of life for older adults of Placer County by advising the Placer Department of Health and Human Services and the Placer County Board of Supervisors on issues affecting the lives of older adults. Meetings are held the 3rd Tuesday of the month at 1:00 PM. More information may be found online at: <http://www.placer.ca.gov/Departments/hhs/adult/OlderAdultAdvisoryCommission.aspx> or by calling the Public Authority at (530) 886-3680.