



Virginia Department for the Aging

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Home Care

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A
Resource
Guide

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What is Home Care?

Some older and disabled individuals may not need nursing home care, but do need assistance with day-to-day health and personal needs. Home care can provide these services. It can benefit both the person receiving the care and their family members or caregivers. For example, home care can:

- Preserve the care recipient's sense of independence and security;
- Allow the care recipient to remain at home;
- Relieve stress for the care recipient and family members or caregivers who might otherwise be the only source of support and care giving; and
- Prevent unnecessary hospital or nursing home bills that might be a financial burden.

Home care is available on a short-term or long-term basis. Many individuals receive care for a short period while recovering from an acute illness such as a heart attack or stroke, or after an accident, such as a disabling fall. Others may need home care for longer periods because of chronic illness or a long-term disability. These individuals usually need help with daily activities, often referred to as **Activities of Daily Living (ADLs)**. The goal of all home care services is to help the care recipient live at home for as long as it is safe and practical for them to do so.

What is included in Home Care?

Home care services include skilled care, hospice care, home support services, equipment and supplies, and infusion therapy.

Skilled care is given under the direction of a physician and consists of health care services provided by licensed professionals such as:

- Registered Nurses
- Speech Therapists
- Physical Therapists
- Occupational Therapists

Often, the length of a skilled care visit is short, less than an hour in most cases. Sometimes, Home Health Aides (HHAs) can help with ADLs, but the HHA will not stay for an entire shift as he or she might do if their services were being paid for privately.

Hospice care helps those who have a terminal illness. It is given under the direction of a physician and requires skilled care intervention or supervision. In most cases, a physician must certify that the care recipient has less than six months to live.

Home support services include maintenance services such as assistance with personal needs, including primary ADLs (bathing, dressing, grooming, toileting, transferring and walking), and secondary ADLs (light housekeeping, meal preparation, medication management, shopping and laundry). Some providers also offer counseling and future planning assistance.

Equipment and supplies are provided by companies known as Durable Medical Equipment (DME) companies or Home Medical Equipment (HME) companies. If your care is covered under the Medicare skilled care benefit, supplies required for your home care visits should be provided by the home health agency. If the agency does not operate a DME company, it must contract with one for supplies. You will not be billed separately for them. You may have to pay separately for any supplies that you need between visits or items that you prefer to get from a DME company other than the one your home health agency uses. Equipment including hospital beds, walkers, oxygen and other devices are sometimes covered by insurance. A reputable DME company can tell you what is and is not covered by Medicare, Medicaid or other private insurance companies.

Infusion therapy is specialized therapy used to feed, hydrate or give medication to a person who has difficulty taking food, liquid or medicine orally, or if the food, liquids or medicine need to be absorbed more quickly than the person's natural digestion would allow. Skilled care agencies often work with pharmacy companies to provide infusion therapy.

All of the services described in this guide may not be available in every community in Virginia.

Who provides Home Care?

In Virginia, many different organizations provide home care, and most are listed in the Yellow Pages. Your local Health Department, Department of Social Services, and your local Area Agency on Aging may provide home care, or they can help you locate home care providers in your community. You can find the telephone number for your local Area Agency on Aging in the Yellow Pages under headings such as "Aging" or "Senior Citizens". Also, some companies offer non-medical, private pay home care services.

How do I choose a Provider?

Many communities have more than one organization that can provide home care services. If this is the case in your community, you should begin by comparing the services offered by the different home care providers.

Use a checklist (like the one on the next page) to help you determine what type of services will be needed. Since each person's needs differ, depending on their health and circumstances, you may need to add services to the checklist that you think are essential. Once you have considered what type of home care services are needed, a checklist will help you gather consistent information from various home care providers. When you are finished collecting information, it will help you compare the types of services offered by the providers in your community.

What questions should I ask?

Before contacting a home care provider, prepare a list of questions you want to ask. Each individual situation is different, but the questions below should be included in your list.

1. Will the person that receives the home care services get enough care to meet their needs?
2. Can the home care provider give you references?
3. Will Medicare or Medicaid pay for the home care services?

If possible, contact more than one provider so that you can compare them. Make sure that you do not feel pressured to accept more services than you need or can afford.

Should I ask for a written agreement?

Once you have selected a home care provider that you feel comfortable with, the provider must give you a written agreement. A written agreement is required for all licensed or certified agencies and all accredited agencies. The agreement should clearly describe:

- The home care services that will be performed;

- When the home care workers will visit the home, and approximately how long the visits will be (or for how many hours, if the visits are arranged in shifts);
- All of the costs involved with receiving the services;
- The costs covered by insurance; and
- The arrangements for payment.

Both you and the provider should sign the agreement. You should receive and keep a copy of the agreement for your records.

How will I pay for Home Care?

An important consideration in selecting home care services is the cost. The type of home care that you select will probably influence how you will pay for that care. For example, if you are choosing nursing services, the care may be covered by Medicare, Medicaid, or private health insurance. In most cases, a physician will have to authorize the care in order for it to be covered.

Medicare will pay for home health care **only** if all of the following criteria are met:

- A physician has certified the need for home health care and has developed a care plan with the home care provider with input from the care recipient or an authorized family member;

- The care is “intermittent,” for short periods of time and only on a part-time basis;
- The person who will receive the care cannot leave the home without difficulty or taxing effort;
- The care to be provided meets all medical criteria identified in the home health manual and is “reasonable and medically necessary”; and
- The home care organization has a Medicare number and will accept Medicare payment.

Medicaid may help pay the cost of home care for eligible low-income persons. Medicaid eligibility is based on monthly income limits and limits on assets (savings accounts, property value, etc.) Not all home care providers are approved for Medicaid. If you have Medicaid, ask a provider whether they will accept Medicaid payment. In some cases, home care can be paid for by a combination of Medicare and Medicaid.

Medicaid also has a Personal Care Program which will pay for home care services **only** if they are necessary to avoid placing a person in a nursing home. Eligibility for this program is determined by a Pre-Admission Screening Committee. Ask your local Department of Social Services or your local Area Agency on Aging for information.

Your **private health insurance** may cover home care services. Check with your insurance company to determine

coverage, then make sure the home care provider accepts payment from the insurance carrier.

Your local **Health Department**, the local **Department of Social Services**, and your local **Area Agency on Aging** may also provide some home care services. These services may be provided at no cost to eligible individuals, or the agency may have a sliding fee scale that is based on a person’s ability to pay. Contact each agency to determine which options are available in your area. Their telephone number(s) are available in your local telephone directory.

In most cases, paying for home care services such as homemaking or other non-medical services will be your responsibility. Once the method of payment has been selected, all of your payment arrangements should be agreed to in writing before you accept the services of a home care provider.

What are my rights and responsibilities?

The **National Association For Home Care** has developed a list of the rights and responsibilities of home care recipients and their families or caregivers. All Medicare providers are required to give each patient a copy of this list. The **Virginia Association for Home Care (VAHC)** has also developed a Code of Ethics under which each home care provider should operate. Ask potential home care service providers for a statement of their ethical and operational beliefs.

The **Virginia Office of the State Long-Term Care Ombudsman** investigates and resolves complaints about long-term care. The Ombudsman Program endorses the list of rights and responsibilities shown below.

In Virginia, home care consumers and their families or caregivers have the right to:

- Be fully informed of their rights and responsibilities by a home care provider;
- Receive appropriate and professional care consistent with physician's orders;
- Choose their care provider(s);
- Privacy;
- Receive the necessary information to give informed consent before the start of any procedure or treatment;
- Refuse treatment and to be informed of the consequences of their actions;
- Receive a timely response from the provider to their request for service;
- Be admitted for service only if the provider has the ability to provide safe, professional care at the level required;

- Receive reasonable continuity of care;
- Be informed of the termination of service or their transfer to another provider in a timely fashion;
- Voice grievances and suggest changes in service or staff without fear of retaliation;
- Be fully informed about provider policies and charges for services, including eligibility for third party reimbursements;
- Be referred elsewhere if they are denied service based on their inability to pay; and
- Receive honest, accurate, forthright information regarding the home care industry in general and their chosen provider in particular.

What if I experience a problem?

If you experience a problem with a home care service provider, you should first try to resolve the problem yourself. Follow these steps:

1. Define the problem by writing it down. Include information such as:
 - When did the problem occur or start?
 - How do you feel about it?
 - Can you think of a fair solution?

2. A problem cannot be resolved until all parties know that it exists, so you should discuss the problem with the home care provider. Talk with the person who actually performs the service, or with that person's supervisor.

Communicating your concerns will most often resolve a service problem, but be sure to document your efforts by writing down the dates, times, locations and results of conversations you have had, and the names and titles of the people you talked with about the problem.

3. If you are uncomfortable trying to resolve the problem yourself, or if the problem remains unsolved despite your best efforts to resolve it, you can contact the **Complaint Division** at the Center for Quality Health Care Services and Consumer Protection at the **Virginia Department of Health**. Complaints can be submitted in writing, by telephone, fax, e-mail, or in person, and complainants can remain anonymous.

VDH Complaint Unit

3600 West Broad St., Suite 216

Richmond, VA 23230-4920

Toll-Free: 1-800-955-1819

Phone: (804) 367-2106

Fax: (804) 367-2804

Web Site address for online complaint form:

www.vdh.state.va.us/quality/Complaints/Complaint.htm

You can also contact one of these agencies:

Your local **Area Agency on Aging** - their telephone number is available in your local telephone directory, or contact the Virginia Department for the Aging (see below) for their number.

The **Virginia Office of the State Long-Term Care Ombudsman** investigates and resolves complaints about long-term care. Contact the Virginia Department for the Aging (see below) for more information.

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For **additional information** about programs and services for older Virginians, their families and caregivers, contact the Virginia Department for the Aging using the information shown above.

Additional Resources

The **American Association of Retired Persons (AARP)** is a nonprofit membership organization dedicated to addressing the needs and interests of persons 50 and older. Through information and education, advocacy and service, AARP seeks to enhance the quality of life for all by promoting independence, dignity and purpose.

AARP

601 E St., NW
Washington, DC 20049
Toll-Free: 1-800-424-3410
Web Site: www.aarp.org

AARP Virginia State Office

707 East Main Street, Suite 910
Richmond, VA 23219
Phone: 804-819-1902
Fax: 804-819-1923
TTY: 1-877-434-7598
Web Site: <http://www.aarp.org/statepages/va.html>

The **National Association for Home Care (NAHC)** is a national organization whose members provide home care services, as well as state home care associations, medical equipment suppliers, and schools. NAHC believes that senior citizens and other groups of individuals should be able to live in independence through the assistance of home care services. There are also chapters located in each state.

National Association for Home Care

228 7th Street, SE
Washington, DC 20003
Phone: (202) 547-7424
Fax: (202) 547-3540
E-mail: pr@nahc.org
Web Site: www.nahc.org

Virginia Association for Home Care (VAHC)

5407 Patterson Avenue, Suite 200B
Richmond, VA 23226
Toll-free: 1-800-755-8636
Phone: (804) 285-8636
Fax: (804) 288-3303
E-mail: vahc@vahc.org
Web Site: www.vahc.org

Home Care Services Checklist

Before contacting any providers, place a check next to the services that you think may be needed.		Provider: Phone: (Check services offered)		Provider: Phone: (Check services offered)		Provider: Phone: (Check services offered)	
Services	✓	Yes	No	Yes	No	Yes	No
Help getting in/out of bed							
Help with bathing							
Help in the bathroom							
Help with dressing							
Help with transferring							
Help with walking							
Laundry							
Light housekeeping							
Meal preparation							
Medication management							
Nursing care							
Occupational therapy							
Physical therapy							
Shopping							
Speech therapy							
Yard maintenance							
Other							
Accepts Medicare							
Accepts Medicaid							
Insurance Covers							
Waiting Period							
Cost		\$ per hour/day		\$ per hour/day		\$ per hour/day	
Hours/Days Available							

Note: Health-related skilled services must be authorized by a physician who will also specify the hours and types of services needed.

