



Home Care Guide

What Is Home Care?

Home care is a wide range of services that can be given in your home after you have come out of the hospital or rehabilitation facility.

What are the Different Types of Home Care?

There are generally two types of home care: **skilled** (also called home *health* care) and **personal**. **Skilled** care is medical health care provided by a trained professional such as a nurse, therapist, or social worker. Skilled services are ordered by medical providers when they are found to be medically necessary. **Personal** care is non-clinical care provided by a home health aide or personal care attendant. Home health aides assist with activities of daily living such as eating, bathing, dressing, and meal preparation. They do not provide any skilled health-related care. It is possible to qualify for and need both skilled and personal care services.

Skilled Care:

- Private Duty Nursing
- Home Health Care services
 - Physical therapy
 - Occupational therapy
 - Speech language pathology
 - Medical social services

Personal Care:

- Assistance with activities of daily living (standby or hands on)
- Up to 24-hour care or live-in services
- Respite care
- Companionship care

Who Pays for Home Care Services?

Medicare or private insurance will usually pay for a limited amount of skilled home health services ordered by a doctor, but they probably won't cover all the care you need. The rest of the care will have to be paid for privately by you or other family members. Medicaid will cover skilled or personal care services as long as there is a medical need for the service.

Medicare may pay for skilled care on a short-term and intermittent basis (less than 28 hours per week). Medicare may cover personal care services only if skilled care is also needed, and will require a doctor's order to cover services as well as a determination that the individual is considered homebound.

Medicaid may cover some skilled and personal care. Certain Medicaid waiver programs, such as the Managed Long-Term Services and Supports (MLTSS) and the Personal Preference Program (PPP) provide greater access to these services.

Most private insurance plans will pay for home care services if an individual has orders from a doctor certifying the need for home care services, is homebound, or needs only short-term or part-time nursing or therapy services.

It is likely that insurance will not cover all of the home care services you need. Shortages of home care workers may also affect the amount of services you are able to get. You may need to explore other resources for covering these services or alternative options for providing care.

How do I Find and Choose a Home Care Agency?

A **Certified Home Health Agency (CHHA)** is licensed by the state and certified by Medicare and Medicaid to provide skilled care.

A **Licensed Home Care Agency** is licensed by the state and provides home health aides who assist with personal care. Some Licensed Home Care Agencies also provide nurses and other skilled staff.

When leaving the hospital, the discharge planner may refer you to a Certified Home Health Agency in your area. If you did not receive a referral, you may have to do your own research. You can ask friends and family members for recommendations of agencies that they have used; however, it is important to remember that other people's good or bad experiences may not be the same as yours.

Medicare maintains a database of the certified home health agencies registered in each state. You can access this database on the website www.medicare.gov/HHCompare. You can also contact the Brain Injury Alliance of NJ for a list of home care agencies in your area.

If your family member still needs care after the insurance runs out, you may want to continue using the agency you have been receiving services from and pay them privately.

What Questions Should I Ask a Home Care Agency?

Here are questions to ask an agency about their services:

- What types of services do you provide?
- What tasks can your staff perform?
- Do you train your aides?
- What hours do they work?
- What type of medical insurance do you accept?
- How much do you charge per hour?
- How and when do I pay you?

- Can your agency arrange for medical equipment when needed?
- Do you screen aides before you hire them?
- Do you conduct a background check?
- Do your aides have special training to deal with brain injury?
- How do you handle complaints?
- Do you provide 24-hour access in case of emergencies?

Should I Hire an Aide Who Does Not Work Through an Agency?

You may know someone reliable who can do the job and who already knows your family member. It is important to recognize that when you hire an aide on your own, you also take on the responsibility of scheduling and of managing their pay. If the aide calls out sick, you will have to figure out who can cover. You will have to negotiate pay, keep records, and make sure paychecks are given on time. These are not definite reasons to avoid hiring an aide on your own, but they are good things to keep in mind.

When hiring someone on your own, be sure to review with them the kind of help you need and the tasks that they will need to perform. Make sure she or he has the training or experience for those tasks. You also want to ensure the person has the right personality and demeanor for working with your family member.

What Should I Know about Working with a Home Health Aide?

Your family member may be resistant to home care out of fear of losing independence. They may insist they don't need help and that they are able to take care of themselves. This is common, and there is no simple solution. You can come up with a plan with your family member about the tasks for which no help is needed. You can communicate this plan to the home health aide and make sure they allow your family member to be as independent as possible. Regular meetings and open communication can help solve problems before they arise.

Home health aides are human – they all have different personalities. You may need to try several aides to find one whose style works best with your family member.

THE BRAIN INJURY ALLIANCE OF NEW JERSEY

825 Georges Road, North Brunswick, NJ 08902

Helpline: (800) 669-4323

Phone: (732) 745-0200

Fax: (732) 745-0211

Email: info@bianj.org

Website: www.bianj.org

Our mission is to support and advocate for individuals affected by brain injury and raise public awareness through education and prevention.