

## Questions to Ask Home Care Providers

When seeking home care, there are some important questions you should ask of a prospective provider. These questions will help you determine your legal rights and responsibilities and what you can count on from the provider:

- ü How long have you been providing in-home care services?
- ü What types of insurance and public forms of assistance do you accept?
- ü Do you have anyone who can visit the family, free of charge, to explain the services before we start?
- ü Do you provide backup services in the event a caregiver is sick or doesn't show up?
- ü Do you have a minimum amount of hours that I must use daily?
- ü Do you fully employ your caregivers by managing the payroll and adhering to all state and federal employment guidelines including withholding taxes, carrying worker's compensation, bonding for theft, etc.?
- ü Is there a care professional, who, along with the client and family, develops an individualized plan of care?
- ü How often are caregiver services monitored?
- ü What kinds of training do you require of your caregivers?
- ü How does the agency screen and select caregivers prior to assignments?
- ü Are references checked and criminal background checks conducted on all employees?
- ü Do you also use independent contractors? If so, who is the legal employer of the caregiver and who pays the mandated taxes and holdings?
- ü Do you have a nurse and scheduling person on call 24 hours a day, 7 days a week for emergencies?

For more information visit:

[www.CompassionateCareMi.com](http://www.CompassionateCareMi.com)

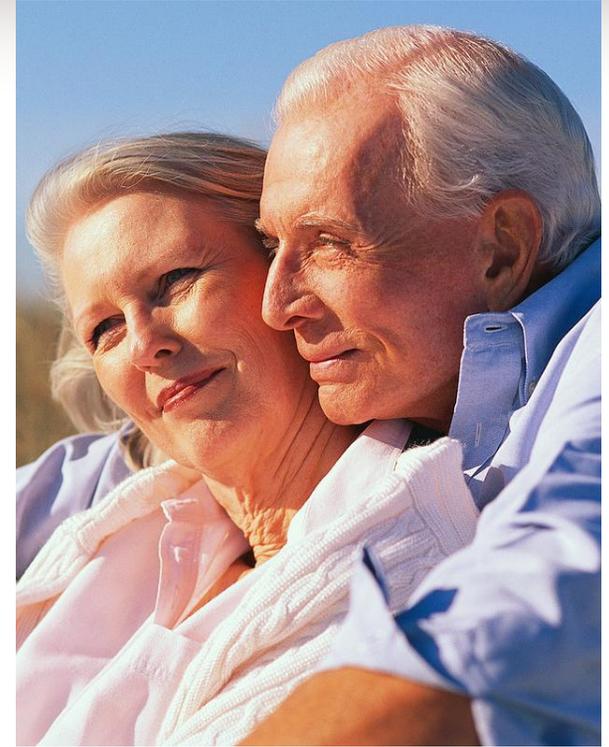
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*Compassionate*  
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*“When only home will do, we can help.”*



## Choices in Home Care

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## Home Care: Navigating the Options

When you need help at home, you want someone you can trust and who understands your specific needs. Thankfully, there are many choices and different levels of care available. However, making sense of the types of care, payment options and what you can expect from a provider can be tricky.

In home care there are three common types of services:

- § Non-Medical Home Care
- § Home Health Care
- § Hospice Care

Your best option will depend on your medical and/or non-medical needs, desired frequency, your financial situation and your doctor's orders. Take time to familiarize yourself with the options available, the requirements of each and how to determine the kind of service best suited to meet your needs.

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## Non-Medical Home Care

Non-Medical Home Care offers clients the opportunity to remain in the comfort of their home and maintain independence. Not limited by regulations that restrict frequency of care, care can be provided daily, weekly or around the clock. Non-medical care services may include:

- § *Homemaker services-meals, light housekeeping, etc.*
- § *Companionship*
- § *Medication reminders*
- § *Bathing assistance*
- § *Respite and live-in care*
- § *Wake-up, Tuck-in*

Non-medical home care is typically paid for out-of-pocket or through some long term care insurance plans. *Medicare does not cover non-medical home care (custodial care)*. Since it doesn't usually involve skilled nursing care, non-medical home care may be less costly than home health care.

Non-medical home care remains unregulated in many states, including Michigan, and unfortunately this means that the quality of care between providers can vary greatly. It is important to know that within non-medical home care there are two types of providers:

1. Home Care Agencies: *Caregivers are employees of the agency and are bonded and insured. The agency assumes all responsibilities for payroll taxes, and all employees are covered with worker's compensation insurance.*
2. Registries or Matchmaker Services: *Caregivers are independent contractors and are employed by the client. As the employer, the client assumes responsibility for background and reference checks and liabilities for taxes and worker's compensation.*  
\*\*Some registries may offer payroll services, scheduling, limited screening and match caregivers with clients, but there is no employee/employer relationships.

Before hiring non-medical care, you'll want to understand the differences between agencies and registries and what it can mean in terms of the quality of care and client responsibilities. Use the *Questions for Providers* to help you differentiate between the types of providers and what these differences might mean for you.

## Home Health Care

Home health care involves skilled nursing care or therapy services performed in the client's home or place of residence. Because care can be paid with public funds, home health care companies must comply with quality guidelines and are closely regulated.

Medicare, Medicaid and most private insurance plans cover some medically necessary home health care if the client meets certain medical and homebound criteria.



## Hospice Care

Hospice refers to care for terminally-ill patients, usually those who have been diagnosed with six months or less to live. Hospice neither prolongs life nor hastens death, but aims to help clients live out their days in the comfort of their own homes.

With a focus on pain control and treating physical, spiritual and emotional conditions for both patient and family, hospice provides an integrated, team-managed approach. Services may include pain management, massage therapy, spiritual counseling and bereavement support.

Medicare, Medicaid and many private insurance plans provide hospice coverage. Additionally some hospices operate as non-profits and will provide service regardless of an individual's ability to pay.