YOUR GUIDE TO IN-HOME PERSONAL CARE

UNDERSTANDING WHAT TYPE OF CARE YOU NEED FOR YOUR LOVED ONE
WHAT IS IN-HOME CARE?

Most older adults have a desire to live and age at home as long as possible with a level of care that enables them to be safe and comfortable. When you arrange for in-home care the goal is to provide services to allow clients to live as independently as possible and to maintain a high quality of life. **9 out of 10** older adults have expressed a strong desire to “age in place” and stay in their own home. Today, home health care can serve as a comprehensive alternative to an institutional setting like a nursing home or assisted living facility. Your home is where you are comfortable. **Home care keeps families together** which is particularly important in times of illness. Home health services can provide the assistance with the activities of daily living (ADLs) like dressing, bathing, driving or grocery shopping and household tasks. Home care also will ideally provide meaningful companionship and peace of mind for families.
WHAT IS IN-HOME CARE?

There are currently over 70 million caregivers who provide in-home care for a loved one so you are not alone as you consider home health care services for an aging parent or loved one of all ages. Each situation is unique and as such there are different kinds of assistance available, including customized care that can be tailored to meet your loved ones needs. In-home services come in all shapes and sizes:

In-home Nursing Care can include a range of health care services administered in your home by a nurse or other medical professional for wound care, administration of medications, range of motion exercises, collaboration with your physician for your care, or monitoring and help with recovery of a serious illness.

Non-medical home care can include personal care such as grooming, dressing and bathing, using the bathroom, helping with household tasks like cooking and laundry, driving, or simply providing companionship.
Deciding if you need in-home personal care is a matter of looking at the needs of both the person needing care and of the person acting as their primary caregiver, such as a spouse, grown children or a friend. When evaluating the needs of the person who requires care, you may want to consider the following questions:

If you are a family member or friend providing the principle care for your loved one, consider the following:

1. **Do they need assistance with personal care?** Are they struggling with their ability to bathe themselves, use the toilet, or other activities of daily living? Do they have a disheveled or unkempt appearance? Do they have a risk of failing?

2. **Do they need help with household chores, such as cooking, cleaning, laundry, shopping or running errands?** Are their signs of poor nutritional health? Is their home or yard in disarray?

3. **Do they have health and medical care needs that are unmet or declining?** To stay at home, do they need help with managing prescriptions and medications they should take? Do they need physical therapy?

4. **Do they need companionship?** Are they lonely and in need of social interaction? Has your loved one withdrawn from favorite activities caused by mobility issues, or behavioral changes?

If you are having trouble to help a loved one meet their medical needs, such as taking their medication or helping with therapy: Are you struggling with the challenges resulting from dementia, such as maintaining the safety of a loved one prone to wandering, or preventing dangerous behaviors such as leaving the stove or other appliances on, or water running?

Do you have time to manage household chores and responsibilities? Do you have time to manage your own health and wellness, such as exercising, cooking, reading, and interacting with your family and friends?

Are you able to manage the care of your loved one without physically harming yourself? When you are lifting a person needing help with bathing or using the toilet, do you risk injuring your back?
In-home health care is patient centered, which enables the patient to participate to the extent they are able in decisions about their care planning. The patient’s primary family caregiver is also an important part of the in-home health care team. So is the patient’s physician, who directs the medical aspects of a patient’s care. In addition, an in-home health care team may include:

**IN-HOME NURSING CARE**

An in-home health nurse may visit you and your family to develop a customized care plan to provide symptom management and comfort in consultation the patient’s physician. An in-home health nurse may be a Registered Nurse (RN) or Licensed Practical Nurse (LPN) to help you with care in your home and provide child and adult/elder care along with care after being discharged from the hospital or rehabilitation.

An LPN perform duties such as insertion and care for urinary catheters, wound care, dressing changes, blood draws, tube feedings, collection of specimens, monitoring intake and output, suctioning both oral and tracheostomy and regular suctioning, bowel and bladder programs, ventilator management, range of motion exercises, administration of medication, monitoring vital signs for changes and safety issues, and help with activities of daily living.

An RN is licensed to manage more complex issues such as assessments, infusions and medications, complex medical management, the care of tracheostomies and ventilators and all other aspects of nursing duties. The RN can also help with activities of daily living.

**IN-HOME CARE AIDES**

In-home health aides can offer non-medical assistance for people of all ages, abilities and situations including the elderly, family members with disabilities and special needs children. They are able to help with daily tasks and housework but do not necessarily require medical care. Depending on your situation, some of the services they may provide include:

- Bathing the patient and changing bed linens
- Dressing
- Shampooing, grooming and shaving
- Skin care
- Oral care
- Feeding
- Transportation
- Assistance with exercise and mobility
- Light housekeeping
- Providing companionship
Assisted Living Facilities (ALF) at one time were considered a primary choice for aging adults as an alternative to nursing homes. These facilities are typically made up of independent living condominiums within a larger community, which offers communal meals, housekeeping services, occasional nurse visits and other services. An ALF may provide one solution for older adults who no longer can live fully independently, but also present roadblocks to most seniors preferred desire to age in their own homes. Moving to an unfamiliar place can have an impact on the senior’s emotional and physical wellbeing due to the stress involved when moving away from the comfort of one’s home. When frailty, chronic illness and memory loss make everyday activities of living a challenge, home care services can allow an individual to live as independently as possible in their own homes in a more cost-effective manner. For those who choose to live in an ALF, the cost can be quite high, with upfront costs to purchase their living unit, and possible extra fees for services beyond a flat monthly rate for the living space.
Most patients are admitted to a skilled nursing home after having exhausted other less comprehensive forms of care. Most older adults live in their homes or in less expensive assisted living facilities for their care. Changes in Medicaid policy are enabling more individuals to receive help in their home for ongoing care. Consequently, increasing numbers of people arrive at the nursing home when their health is poor. Nursing homes follow strict government rules in the provisions of care. Skilled nursing facilities provide 24-hour access to skilled nursing staff, and make sure all medical treatment is overseen by a physician. Government regulations require facilities to offer “services to attain or maintain the highest practicable physical, mental and psychosocial well-being” of patients. Patients usually have multiple medical conditions and require assistance with the activities of daily living. Skilled nursing facilities tend to vary much less in terms of the services offered, and you can expect most of your expenses to be covered by the monthly fee charged to the patient to stay there. Keep in mind that residence in a skilled nursing facility is very expensive. Medicare provides coverage for a limited period, and Medicaid only provides assistance after a patient has significantly reduced their assets and has very limited income.

Finally, an individual may find themselves needing to enter a facility for an acute crisis like an injury. At this time family may feel the only option upon release from the hospital is to enter a rehabilitation facility, nursing home or assisted living facility. Home care may be a viable option since many home care agencies offer services designed specifically to facilitate recovery, and for someone desiring to return to the fully independent life they lived before a setback, these types of home care may make institutionalization unnecessary.
Dementia is not a singular disease, but is a broad term that encompasses several types of progressive disorders with a wide range of symptoms. The most common form of dementia is Alzheimer’s disease with nearly 5.5 million sufferers in the United States. The types of dementia include:

- Vascular Dementia
- Alzheimer’s Disease
- Dementia with Lewy Bodies
- Huntington’s Disease
- Parkinson’s Disease
- Frontotemporal Dementia
- Creutzfeldt-Jakob Disease
- Wernicke-Korsakoff Syndrome
- Normal Pressure Hydrocephalus
- Mixed Dementia
Because of the complexity of dementia and the fact that there are multiple symptoms to treat, **24-hour monitoring is often necessary**, particularly in the later stages of the disease. In the early stages home care can provide those with memory impairments the supervision they need when other caregivers aren’t available or need a break from their duties. Most in-home care companies offer special services for those with dementia or Alzheimer’s disease, and with this attention, combined with the comfort of being in familiar surroundings, can make it easier for loved ones to connect with the patient. Recognizing the symptoms and intervening early with professional home care, therapies and medication can help delay the progression of dementia and may even reduce the symptoms.
Individuals with special needs may require more extensive care and supervision with daily tasks. When it comes to providing care for special needs children and adults, many families must dedicate a great deal of time to caregiving duties. The level of assistance required will vary based on the individuals and their specific abilities, but investing in special needs in-home services may be the best option for a family.

When receiving in-home care services, individuals are provided the personalized care designed to meet their emotional, social, behavioral, and needs. Home care providers can help create a safe environment for a loved one. The home can also be better equipped with equipment and tools to help those with special needs maintain a certain level of independence. Some of the services that are provided to help your loved one with special needs include:

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<th>Services</th>
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<td><strong>Light Housekeeping Services</strong></td>
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<td>Supervised Playtime For Special Needs Children</td>
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<td><strong>Practice With Self-Help Skills</strong></td>
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<td><strong>Transportation</strong></td>
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<td><strong>Assistance With Hygiene And Bathing</strong></td>
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<td><strong>Meal Prep To Maintain A Healthy Diet</strong></td>
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<td><strong>Assistance With Feeding</strong></td>
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<td><strong>Help With Mobility Exercises</strong></td>
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Unfortunately, Medicare, the government health benefit program for seniors does not cover non-medical home care needs. It will pay for home care from a certified home health agency on a limited basis for a homebound patient with demonstrable medical need. Those who qualify for Medicare are provided coverage on a very limited scope, typically 2-4 days a week for a short period of time.

However, if you are enrolled in the private Medicare Advantage insurance plan, starting in 2019 many states will be able to get additional services such as help with chores and respite for a caregiver. There has to be a health-related reason to qualify, and costs and coverage limits may vary among plans.
Medicaid is a health care program offered to those with low income and assets regardless of age. Medicaid is very different in terms of how it covers long-term care for those who need daily personal care and assistance with a chronic illness or disability. Medicaid is overseen by the federal government program but individual states run their own programs. While Medicaid programs have to meet federal guidelines to receive federal dollars, there are many factors, from eligibility to benefits provided that vary tremendously by state.

Medicaid paid for **51 percent** of all long-term care spending in 2013. To be eligible for ongoing long-term care, you must qualify for your state’s Medicaid program and meet certain financial requirements showing limited income and assets and what Medicaid calls functional requirements (assistance with activities of daily living like eating, bathing, dressing, using the toilet and needing help with mobility). Long term nursing home assistance is also available but many nursing homes do not accept Medicaid as a form of payment.

Traditional health insurance does not cover home care but long-term care insurance does. There are many different options and policies that can be designed for an individual’s specific needs. Some military veterans may be entitled to certain pension benefits through the Veteran’s Administration to cover non-medical home care services.
Some benefits of choosing a professional in-home care company rather than hiring your own caregiver:

- Our company is licensed & regulated through DHEC.
- Our employees are pre-screened. This includes reference checks, criminal background checks, and pre-employment drug screening.
- We have new-hire orientation and ongoing in-service training relative to in-home care.
- Our employees are bonded and insured.
- RN’s oversee the care provided by our In-Home Care Aides & Nurses.

Caring Healthcare has been in business serving the Midlands of SC since 1995. Experience matters!

If you are a current or prospective Medicaid recipient, please contact one of these two state agencies to find out if you qualify for In-Home Care Services/Support. We are listed with these agencies as an approved provider.

**CLTC (COMMUNITY LONG TERM CARE)**

www.scdhhs.gov
https://www.scdhhs.gov/historic/insideDHHS/Bureaus/BureauofLongTermCareServices/CLTCOverview.html

**803.741.0826**

**CLTC (COMMUNITY LONG TERM CARE)**

www.ddsn.sc.gov

**803.252.5179**