

Caregiving Corner

Resources & Solutions for Caregivers

In-home Services Help Seniors ‘Age in Place’

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All older persons in our society will have a unique retirement experience that is dependent on their financial resources, the services that are available to them and their family situation. However, most Americans express a strong desire to remain at home in their later years and “age in place”. Despite the barriers that previously made it difficult for seniors needing assistance to continue living at home, many new services have now made that possible.

Such services can be divided into two primary categories: home health care and non-medical in-home care. These services provide two distinct types of care, but are not mutually exclusive and can compliment each other well if a person needs both skilled and non-skilled services to sustain a clean, healthy home environment.

Home health care companies provide skilled care by nurses as well as therapy services such as physical, speech, and occupational therapies. Medicare pays for the services provided by home health agencies for seniors who are homebound and have physician’s orders for such services. Home health services are typically utilized when individuals are leaving a hospital or rehabilitation center and returning home. These services are particularly important for seniors who want to remain independent at home, but who have had a major health change that may make that more difficult. Home health services are designed to be short-term and promote independence by educating family caregivers and seniors about

a variety of topics related to their diagnosis. Home health companies do not provide private duty nurses or nurses who are available for shifts of work as their purpose is to teach or treat until the patient is independent.

Non-medical in-home services differ from those provided by home health agencies in many ways. Companies that provide non-medical care do not focus on personal care, but instead offer services such as light housekeeping, meal preparation, transportation, laundry, and companionship. In addition to homemaker and companionship services, these non-medical companies will provide assistance with some activities of daily living such as dressing, eating, and grooming. These services, however, are private pay as Medicare does not currently pay for in-home non-medical assistance. Some long-term care policies will now cover the services offered by non-medical companies.

Individuals working for non-medical care agencies do not have to be licensed as with home health care in order to perform their duties. Seniors may consider hiring someone privately, either a licensed professional such as a nurse or an unlicensed caregiver, to provide all types of in-home services, but there are several things to keep in mind. First, hiring someone independently may mean that the senior or other payor may absorb the cost of that caregiver’s taxes because they are not employed by a home services agency. Second, the senior’s care

may be compromised if the hired individual is unable to report for work. Agencies are beneficial in this respect as well because they offer replacement staff without burdening the senior with having to find another caregiver. Lastly, regardless of the licensure requirements of caregivers, any reliable company will do background checks to screen their employees.

Working with home health care or non-medical companies relieves older adults of such difficulties and gives clients peace of mind when they receive care in the home. Both types of agencies screen and oversee the orientation of their employees, thus providing consistency and quality to their customers. Regardless of whether seniors are utilizing health based or non-medical care, families should consult the appropriate professionals before choosing services and the agencies with which to work. Care plans can be created for seniors to outline the services that are currently needed as well as those that might be considered at a later time. Preparedness not only provides seniors with the independence they seek to retain by choosing to “age in place”, but it also ensures that the decisions made regarding care are done so in a way that respectfully responds to the needs and wants of the older individual.