

How to Find Care Services to Help People Stay Safely at Home

A Discussion Guide for Advisors

This guide has been prepared for use by advisors when they are asked about securing care services. The grid presents issues and implications related to four different kinds of care providers:

Type of Provider	Defining Attributes
Home Health Agency	An organization that employs caregivers to work in the homes of clients. Agency may be certified as a Medicare or Medicaid provider, may be licensed by the state or may not be licensed. Level of services provided varies by licensure.
Registry	An organization that finds caregivers who are employed by the client or someone acting on behalf of the client. Some registries provide elements of the hiring process such as screening and background checks and some provide payroll services to handle employment tax issues.
Independent or Assisted Living Facility	A residential building or complex with varied levels of care services. Basic fees cover residential aspects of housing and meals and some social activities. Some facilities cannot provide any care services while others are licensed to provide some care services. Care services are typically at additional cost to residential fees.
Direct Hire	A client or someone acting on behalf of the client employs a caregiver directly.

Issue to Consider	Implication
CLIENT OBJECTIVE	
Stay at Home	Does this solution let the person stay at home? Under what conditions would he or she have to move as health conditions dictated more care?
PEACE OF MIND	
Hiring	What standards are used in hiring? Is there a formal process? What are the training and prior experience requirements for caregivers? If hiring directly, am I prepared to carry out all the steps from advertising to screening to interviewing, to checking references, to negotiating wages, etc.? If moving to a facility (Independent or Assisted Living), what level of staffing is on site and for how long each day? Is this enough coverage to make me comfortable that all care needs can be met by the appropriate level of staff? If moving to a facility, is the health care staff employed by the facility or contracted through another entity?
Background	What background checks does this provider conduct on their caregivers: criminal background, drug screening? If hiring directly, do I know how to do this?

Bonding	Does this provider have security bonds on their caregivers to protect me against theft and dishonesty?
Insurance	Does the company have malpractice insurance on their caregivers? If hiring directly, does the caregiver have this insurance to protect my client? Does the company have workers' compensation coverage on caregivers? If hiring directly, will a homeowners' policy cover these individuals if they are injured while working in the home?
Training	What kind of training does the company provide for their caregivers? What elements of this training apply directly to issues of aging and caring for seniors? If hiring directly, how can I make sure these people are competent?
Policies and Procedures	Does the company have policies and procedures regarding caregiving? What subjects are covered by the company's policies and procedures? Do the policies cover hiring, training, supervising, record keeping, privacy, and elder abuse?
Supervision	How often will the company supervise their employees in the home? What quality improvement program do they have to make sure the services are provided correctly? If moving to a facility, what level of supervision is provided to people who provide health care services?
CONVENIENCE	
Taxes	Does the company take care of the employer portion of all applicable taxes, including withholding and Social Security taxes? Am I prepared to take care of this if I hire someone directly?
Scheduling	Does the company work with me and the caregiver to schedule care? How flexible is the company? Can I get services for someone when I want them? If hiring directly, am I comfortable working directly with my employee on this?
Back-up	Does the company try to provide substitute care when the regular caregiver is unavailable? If hiring directly, am I prepared to find the backup or do it myself?
Customized Care	To what extent will the provider or facility customize care for an individual's needs and preferences?
Continuum of Care	Can the provider or facility provide for long- term care needs or will I be forced to find another provider or move when client needs or preferences expand? What level of care is this provider or caregiver licensed to provide? Can they provide "hands on" services such as bathing and grooming and transfer services?
COST	
Right Care	What assessment and care planning tools does the provider use to design the right plan of care?
Access to Payors	To what extent can this provider work with me to access other payor sources such as Medicare for services covered by Medicare? Will I have to change providers or bring in new caregivers to access other coverages such as Medicare or a long- term care insurance policy?