

Understanding Professional Home Care

Discover the basic categories of home care and learn about the different types of professional home care providers.

The Basics of Home Care

There are many different types of home care, each of which has varying costs and may provide an elder with multiple levels of support. All home care services can be sorted into one of two categories:

- **Non-Medical Care:** The vast majority of in-home care is non-medical in nature and includes such services as companionship, housekeeping, meal preparation, transportation, shopping, money management, as well as assistance with activities of daily life (ADL)-bathing, eating, toileting, dressing and other personal care tasks. Non-medical care is typically provided by either a homemaker or a home health aide.
- **Medical Care:** Medical home care must be performed by a licensed medical professional (i.e. a certified nurse or a therapist). Dispensing medication, wound care, and physical or speech therapy all fall under the umbrella of medical home care services, and require a prescription from a doctor.

Your loved one may need only one type of care or a combination of both, depending on their health concerns and the availability of other family members to assist them with day-to-day activities.

An agency or an independent caregiver?

Another key distinction in the home care universe is the difference between a licensed home care agency and an independent caregiver who contracts directly with a senior and their family.

In the United States, there are about 33,000 licensed home care and hospice providers that employ over two million

1. **Professional caregivers don't really "care:"** Home health workers are trained to connect and engage with their elderly care recipients.
2. **Home care won't work for someone who needs 24/7 help:** Home care services can range from a few hours a week to round-the-clock care.
3. **There's no need to hire an outside caregiver if there's a family caregiver:** Professional helpers can provide a much-needed source of respite care for family caregivers.
4. **My loved one can't afford home care:** The cost of hiring a professional caregiver varies depending on how much care is needed, and some seniors can qualify for government financial assistance.
5. **Professional caregivers are abusive:** There is always danger of abuse or theft when a stranger is taking care of an elder, but these are uncommon occurrences, especially if the individual is employed by an agency.

nurses and aides. There are also an untold number of independent or “freelance” caregivers.

Caregivers who work with an agency are often more expensive per hour than independent caregivers, but they receive special training in elder care and are bonded and insured by the organization they work for. The home care companies responsible for managing their employees’ schedules and making sure the people taking care of your loved one are a good fit when it comes to personality and aptitude. If, on the other hand, you have a friend or acquaintance with caregiving skills, but they don’t work with a licensed company, it may seem advantageous to hire them rather than let a complete stranger into you’re your loved one’s home. However, there are a few additional considerations to be aware of when dealing with independent caregivers.

Freelancing caregivers who don’t work for an agency may or may not be trained in important elder care skills, such as CPR or how to transfer an adult in and out of bed. Hiring an independent caregiver may also put you and your loved one on the hook for employment taxes and insurance. You may also encounter liability issues because many freelance caregivers are uninsured.

There will also be extra steps to take, depending on whether you decide to hire them as an employee or contractor. Hiring a caregiver as an employee means you’ll have to shell out funds for Social Security, unemployment insurance and income taxes. However, if you pay a contractor more than \$600 in a single year, you’ll need to file a 1099 form with the IRS.

Either way it’s best to seek out the services of a finance professional, such as an accountant or a lawyer, to help you legally navigate the world of freelance caregiving.

A shift caregiver or a live-in caregiver?

If your loved one requires more than a few hours of care per day, you’ll also need to understand the distinction between caregivers who work in shifts and those who are “live-in” caregivers. As the name implies, a live-in caregiver resides in an elder’s home. Shift caregivers, on the other hand, leave after their designated care period is over.

Typically, if you want to hire a live-in caregiver, you’ll have to provide them with their own separate bedroom and living space, and you may need to pay for their meals as well. A caregiver who lives in a senior’s home isn’t considered on-call 24/7-they will require at least eight hours of sleep each night and will periodically go on vacation.

Deciding which situation-live-in or shift-is best for your loved one should be based on several factors:

- **How many hours of care are needed:** Elders who need more than 12 hours of care per day may benefit from the services of a live-in caregiver.
- **Does your loved one sleep through the night:** Seniors with dementia and those plagued by Sundowner’s syndrome may be better off with shift workers, who never sleep on duty. Live-in caregivers will need a full night’s sleep, meaning they won’t be able to look after your loved one all the time.

- **How your loved one feels about having multiple caregivers:** The primary benefit of a live-in caregiver is that they provide an elder who needs many hours of care with a consistent presence. Shift caregivers often work in blocks of 8 or 12 hours, meaning multiple people may come and go each day, adding to your loved one's stress and confusion.
- **Which option is most cost-effective:** Cost is a huge factor when searching for home care. Live-in caregivers tend to cost more than shift caregivers and there are additional security considerations to take into account.

Finding the Best Home Care Fit

Uncover important information on what to look for during your search for a home care provider, as well as printable worksheets that you can use to help create the ideal in-home care situation for your loved one.

Searching for Home Care

One of the benefits of professional in-home care is that it can be tailored to fit a senior's specific needs. Your loved one may only need help a few times a week with housekeeping and transportation to doctor's appointments, or they may need someone to stay with them during the day while you're at work, to prepare meals and help them get to and from the bathroom.

Whatever your situation, professional home care can help, even if simply as a source of respite to give you time off from being a family caregiver.

The main drawback of taking the home care route is that it will likely require you and your family to put your trust in someone who is practically a stranger. Letting an outsider into your house and putting them in charge of your loved one's care can be unnerving (especially in the beginning), which is why it's best to begin your search for home care by consulting a highly-respected resource such as Area Agencies on Aging in your region or Agingcare.com home care search tool that is linked to a directory of home care providers, enabling you to discover agencies in your area of interest.

Once you've got a list of the agencies and individual caregivers you're considering hiring, it's time to thoroughly vet all of your options.

If you're focusing your research on agencies, positive signs include: longevity in the field, the use of federal and state employee background checks, the creation of an individualized care plan for each senior, and a well-defined process for reporting and responding to complaints. Be sure to also ask for at least two references from every agency you're considering.

Click here for a printable list of the ["20 Questions to Ask Before Hiring a Home Care Agency"](#) can be found at the end of this article.

If you prefer to go the independent caregiver route, just be aware that you will be responsible for managing the caregiver's schedule and monitoring the quality of their work. There will also be less opportunity for recourse should suspicions of theft or abuse arise.

Most eldercare experts recommend going through a well-known agency when seeking a home care and caution against hiring an independent caregiver unless you already have a pre-existing relationship with them.

What to avoid when hiring professional home care

There are a few common pitfalls that family caregivers fall prey to when hiring outside care. Here are some important missteps to avoid:

Making assumptions: It's easy to automatically make dangerous assumptions about what a professional home care provider can and cannot do. For instance, not all agencies are created equal when it comes to handling their caregivers' schedules. Double-check the caregiver contingency plans of the companies you're considering, otherwise you may find yourself in a situation where your loved one's main caregiver has a family emergency and there is no one to cover for them.

Getting more than you bargained for: When an elder suddenly falls ill, newly-minted family caregivers often have to make a decision about a loved one's health and care that they are not fully prepared to make. This can result in a senior receiving assistance they don't need or may not be covered by their insurance. Just because a particular type of care is "advised" doesn't necessarily mean it's a key component of enhancing your loved one's quality of life. Avoid this trap by making it a priority to learn as much as you can about the ins and outs of home care (and other aspects of caring for an aging adult). Start with the immediate concerns first-what does your loved one need, how will they get it and how will they be able to pay for it-then expand your knowledge base from there. Don't be afraid to ask questions when speaking with your loved one's physicians, nurse and professional caregivers.