

Home Care Solution Guide

When the time comes to care for someone you love, it can feel like a daunting task. What are your options? What is the best choice for your situation? What is the solution that will help your loved one thrive? How do you go about arranging care? Where do you even start?

We know this is a trying time, and we want to assure you that the answers are at your fingertips. That's why we have created this *Home Care Solution Guide*. It will walk you through one of the best care solutions: home care. As you read through this guide, you will learn the ins and outs of home care in a clear and concise manner, and you'll know what your next steps should be. We will walk you through the following:

- Benefits of the Home Care Solution
- Non-Medical Care
- Medical Care
- Signs a Loved One Needs Help in Their Home
- Customized Health Care

- Assessing Your Needs
- Finding the Right Care
- Paying for Home Care
- Getting the Home Ready
- Tips for Successful Home Care



Benefits of the Home Care Solution

Before modern medicine, it was rare to be admitted to a hospital and was much more common to have your health attended to in your own home. We are starting to revert back to that type of health care, especially with the new government regulated need for reduced hospital stays and readmissions.

Home care is supportive care that is provided wherever an individual lives, whether that is in their home, a retirement community or a care facility. It is a helpful service that can be provided for seniors, chronically ill children or adults, and those who are recovering from surgery or are disabled.

The home care solution is one that helps support and prolong quality of life. There is nothing like being in the safety and comfort of your own home, especially when you are going through difficult health issues. According to the AARP, 83% of older Americans want to continue living at home for the rest of their lives and 42% of seniors over 80 rely on professionals. Conditions requiring home health care most frequently include heart disease, diabetes, cerebral vascular diseases, chronic ulcer of the skin, osteoarthritis and hypertension.

There are so many great benefits of home care that it is considered one of the best solutions when it comes to caring for a loved one in need. Some of those benefits include:

- Seniors can maintain independence and enjoy a more convenient way to receive health care
- Removes or reduces the overwhelming burden of caring for a loved one
- The flexibility and customization of home care allows for more personalized care
- It is often less expensive than other options
- Patients often thrive in the comfort of their own home
- Prevents the typical issues that lead to hospital readmission, such as medication mistakes and misunderstandings, missed follow-up appointments, poor nutrition, dehydration and lack of safety preparation in the home

- Seniors with dementia may be less confused at home
- Continuous home care for patients who cannot be unattended is available
- Daily or weekly visits are available based on the needs of the patient
- Provides relief for families that need a break or are going on a vacation
- Family members can spend quality time with their loved ones instead of undergoing the stress of caregiving

Non-Medical Home Care

Non-Medical Home Care is provided by non-medical caregivers, homemakers, certified aides or companions. This type of care can be paid for by long-term insurance policies, sometimes Medicaid, and most often by the family of the patient. It includes:

- Household Help
 - Meal Preparation and Cooking
 - Cleaning and housekeeping
 - o Gardening & Lawn Care
 - Laundry and Linen Changes
 - Grocery Shopping
 - Telephone assistance
 - Managing Finances
 - Pet Care
- Companionship
 - Conversation & Reminiscing About the Past
 - Assisting With Taking Walks
 - Assisting With Favorite Hobbies
 - Planning Outings & Events
 - Play Games and Cards
 - Record Family History
 - Emotional Support
 - Hobbies & crafts
 - Reading Assistance
 - Stimulate Mental Awareness
 - Rent and Watch Movies
 - Record Family History

- Personal Care Assistance
 - Bathing, Grooming, Toileting Stand By Assistance
 - Eating and Dressing
 - Medication Reminders & Management
 - Evening Tuck In & Morning Wake Up Services
 - Telephone Check-ins
 - Mobility Assistance
 - Range of Motion Exercises
 - Setting Up Medical Appointments
 - Picking Up Prescriptions
 - Organizing Mail, Bills and Letters
- Sitting Services
 - o Infants
 - o Children
 - o Seniors
- Respite Care
 - Short Term Care
 - Take a Vacation or Break
 - Find Balance and Time for Yourself

- Accompaniment Transportation
 - Grocery Shopping and Grocery Pickup
 - Medication Pickup
 - Christmas Shopping & Birthday Shopping
 - Doctor's Appointments & Out Patient Surgery
 - o Visit Friends
 - Run Errands
- Habilitation Services
 - Academics (homework, reading and writing)
 - Daily Living Activities
 - Travel Education
 - Community Access/Events
 - o Life Skills

- Monitor Diet and Eating
 - Prepare Grocery Lists
 - Clip Coupons for Shopping
 - Check Food Expirations
 - Record and Arrange Recipes
 - Prepare Future Meals
 - Home-Delivered Meals
- Transitional Homecare
 - Assistance Coming Home From Hospital
 - Heal From an Illness or Surgery in Your Own Home

Medical Home Care

Medical Home Care is provided by regulated and licensed medical professionals, physicians, nurses, physical therapists, speech therapists, certified aides or social workers. It is often paid for (in a limited amount) by Medicare, Medicaid or insurance. Typically a prescription is needed.

- Skilled Nursing Care Services
 - Medication Administration
 - Diet and Nutrition Monitoring
 - Skin and Wound Care Management
 - Disease Management
 - On Call Nursing
 - Safety Assessments
 - Urinary Catheter Care
 - Diabetic Management
 - Pain Control Management
 - Supervision of Caregivers in the Home
 - Range-of-Motion Exercise
 - o Alzheimer's in-Home Care Services

- Post-op Rehabilitation
- Physician Care
- Rehabilitation
- End of Life Care
- Chronic Pain Management
- Physical Therapy
- Speech Therapy
- Occupational Therapy
- Mobility Training
- Pain Management
- Medical Social Services
- Trauma
- Oxygen or Blood Draws
- IV Therapy/Injections
- Diabetic Foot Care
- Medical Equipment & Supplies Support
- Laboratory & X-ray Imaging
- Skilled Assessments and Teaching

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Signs a Loved One Needs Help in Their Home

As a loved one ages, it is easy to be confused as to whether or not the symptoms they are experiencing are merely due to the normal aging process or whether it is something you should be concerned about. The key to remember is that occasional memory lapses are probably normal, whereas forgetting how something functions is not.

Look for signs in the following categories:

- Difficulty performing familiar tasks
- Memory loss that interrupts daily tasks
- Forgetting how well-known objects function
- Poor judgment
- Incoherent language
- Social inappropriateness
- Hallucinations and delusions
- Stiff movement or postural issues

There are many signs to look out for to determine if a loved one could benefit from home care:

- Attention to personal hygiene is declining
 - Failing to change clothes for days
 - Unkempt hair
 - o Body odor
 - Inappropriate clothes for the weather or atmosphere
 - Infrequent bathing or grooming
- Mismanagement of medications
- Decline in driving skills
- Mismanagement of household bills
- Reluctance to leaving the house
- Unkempt house and clutter piling up
- Laundry not being done
- Spoiled food in fridge or kitchen cabinets
- Stacks of unopened mail

- Sings of depression including:
 - Not spending time with friends or family
 - Disturbed sleep
 - Hopelessness
 - o Lack of interest in hobbies and activities
 - Loss of interest in eating
 - Feeling lonely or sad
- Missed doctor appointments
- Recent hospitalization or injury
- Complicated medical issues or medications
- Unexplained bruises, cuts and scrapes
- Trouble with balancing or walking
- Loss of weight
- Extreme mood swings
- Forgetfulness, confusion or memory loss
- Pets not being cared for properly
- Trouble getting around on their own

While home care is often the best solution, there are also a few times when home care is not the best option. Examples include:

- If frequent treatments or intravenous medications are needed and you can't afford continuous round-the-clock home care
- Not enough room for medical equipment
- Unsafe conditions inside the house that cannot be rectified
- Unsafe neighborhoods

Customized Health Care

One of the biggest benefits of home care is that you can completely customize your treatment plan. Some patients will require medical home care, some will only need non-medical home care, and others will use a combination of the two. In addition, you can customize the care around the family caregivers' lifestyles. For example, a woman who works full time and commutes an hour to work will require more extensive home care for her mother than a woman who works part time and is around more often to care for her parent. You can also customize your care plans based upon what you personally are comfortable with as a caregiver. For example, if you are providing care for a loved one and you are comfortable changing wound dressings, you can choose to forgo home health care for that need, while others would prefer to have a nurse take care of it.

Assessing Your Needs

Before you make a decision about what type of care you want to provide your loved one with, you should first assess your needs. Start by jotting down the following:

- What type of care does your loved one need most? Is it medical care, companion care, household assistance, travel assistance, etc?
- 2) How often will he or she need care? Is round-the-clock care needed? Are daily visits necessary? Do you simply need a nurse to be on call?
- Is skilled medical assistance necessary in order to help with things like medication administration, wound care, IV hook up, etc?

- 4) Is memory loss a concern?
- 5) Are there any specific medical conditions that would require specialized care?
- 6) Is the house suitable to the needs of your loved one? If not, is there a budget for making the necessary modifications?

After asking yourself the above questions, the next thing you want to consider is what type of care is best for your loved one. While home care can be a wonderful solution for many families, it isn't always the best solution for everyone. That's why we wanted to provide you with an explanation of all of your options, along with who those options are best suited for:

Out-of-Home Care Options:

- Assisted Living Facilities
 - Provide maximum independence
 - For seniors who remain relatively active and healthy
 - A healthy spouse can live with an impaired spouse
 - Apartment-style living
 - o 24-hour security
 - Transportation services available
 - Recreational and social programs available
- Residential Care Facilities
 - For seniors who can no longer live alone and independently, but don't require skilled nursing
 - Assistance available for personal hygiene, grooming, bedside care and basic daily living
 - Usually rooms, not apartments
 - Some recreational and social services available

- Skilled Nursing Facilities
 - Otherwise known as nursing homes
 - Seniors receive continuous nursing services
 - More extensive care than other options, including intravenous fluids, blood pressure monitoring, medication injections and ventilators.
 - Can provide recreational, rehabilitative and social programs
- Special Care Centers
 - For people with specific medical conditions like Alzheimer's or dementia
 - For patients with violent or disruptive behaviors

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Finding the Right Care

Finding the right care is something that weighs on every caregiver's mind as they start the journey of caring for someone in need. Perhaps you have been caring for someone but you feel you need to take things to the next level. Maybe you are feeling burned out and need some help. Or maybe you are just starting out. No matter the case, we understand that getting the right care for your loved one is your primary goal.

To choose the right home care provider for your loved one, make sure you keep the following four key points at the top of your decision-making process.

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- Quality of care It is essential that you feel comfortable with the care you are being provided. You should have caregivers that you feel a connection with and can trust. You should be able to rest easy knowing that your caregivers have everything under control and that they will provide top notch care for your loved one.
- Flexibility and availability of services

 You should be able to customize the care you need to fit your family's lifestyle and your loved one's personal needs. In addition, you should have access to all of the services your loved one needs.
- Personnel training and expertise The only way you can rest assured that your loved one is getting the best possible care is to ensure that you use a home care company that hires caregivers with the best expertise and provides their employees with top-of-the-line training.

• **Payer coverage** – Of course none of the above matters if you can't afford the care to begin with. That's why it is important to ensure that the home care company you work with offers financial solutions.



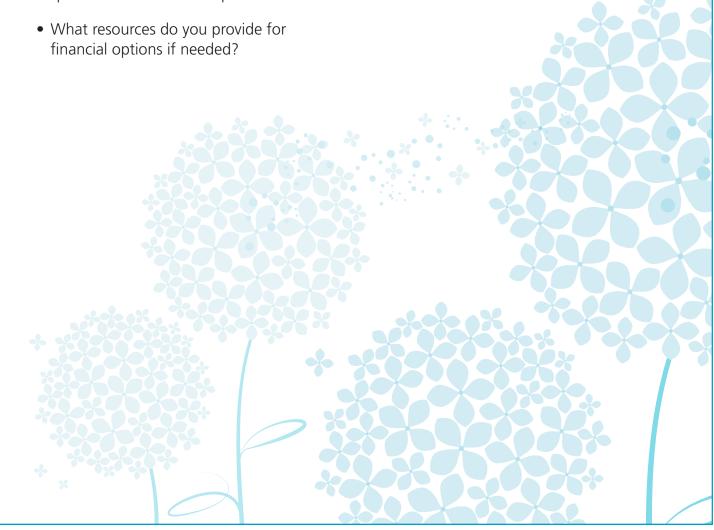
Questions to Ask Home Care Agencies:

- How many years have you been serving patients?
- Are you licensed by the state?
- Are you certified by Medicare to meet federal requirements for health and safety? If not, why?
- Are you accredited by a governing agency, such as The Joint Commission. If so, ask to see the results of the most recent survey.
- What services do you offer?
- Is an evaluation of the patient's home healthcare needs done? Is there a written plan of care for the patient?
- What screening process is in place for your employees?
- Is there a caregiver matching process based on the patient's needs and preferences?
- How do you ensure quality care?
- How do you ensure your employees treat patients and their families with respect?
- What training processes are in place for your employees?
- Do you train your employees to include specifics on types of dementia?
- Will the same caregiver be available or will the patient have to adjust to multiple caregivers?

- If the caregiver is sick or unavailable, how are replacements arranged?
- How do you communicate with families?
- Do you log daily activities?
- Is service available 24/7, even during holidays?
- Are you flexible in terms of how much time we hire you for, especially as our needs change?
- What procedures are in place for emergencies (including power failures or natural disasters)

- Do you have references from other families?
- Are you appropriately insured to cover breakage, dishonesty and Worker's Compensation?
- Do I need to sign a contract?
- What types of payments are accepted?
- Will your fees be covered by health insurance or Medicare?
- What arrangements are in place for specific health insurance plans?

- Am I required to pay for an aide's sick days, vacation days or holidays? If so, how many days and which holidays?
- Do your caregivers receive regular immunizations for influenza, hepatitis
 B, tuberculosis and other communicable illnesses? May I see documentation?
- Are there ever any additional charges or fees?
- How do you handle conflicts between a care worker and a client?



Paying for Home Care

Paying for home care can be a strain on a family's wallet. In many cases, there are financial options that can help lessen the burden. We'll walk you through some options below.

Private Pay

In many cases, there will be some out-of-pocket expenses for home care, especially if you want services that are not covered by Medicare or your insurance, such as personal care and companion care. While this can be expensive, home care is often a less expensive option than nursing homes or assisted living facilities because of the flexibility you can take advantage of.

Private Health Insurance

Some HMO's, health insurance and long-term care insurance companies provide home health care coverage. Since all plans vary, it is best to call your insurance company to go over your coverage.

Life Insurance

To help pay for home care, in-force policies can be converted into pre-funded financial accounts from which monthly benefit stipends are disbursed. Contact your life insurance company to learn more.

Medicare & Medicaid

The Medicare Home Health Benefit allows individuals who meet certain eligibility criteria to receive certain health care services in their homes if the services are considered reasonable and necessary for the treatment of the illness or injury. Getting treatment from a Medicare-certified agency will help you cut costs considerably.

Depending on your eligibility, Medicare might cover services like skilled nursing care, physical therapy, occupational therapy, speech therapy, medical social services and medical supplies. Services that are not covered include 24-hour-a-day home care, delivered meals, homemaker services, and personal care like bathing, dressing and toileting.

Medicaid is a federal and government program that helps low income individuals pay for health care. Eligibility rules and services vary from state to state. You may qualify for both Medicare and Medicaid.

If you qualify for Medicaid, depending on your income and deductions, you may be able to get financial assistance for home health care if your home care agency accepts Medicaid. Often times, you won't be eligible for Medicaid until you've spent some of your personal resources on medical care. You may need to pay out-of-pocket for the expenses and then get reimbursed by Medicaid.

To learn more about Medicare and Medicaid, visit <u>www.medicare.gov</u> or call 1-800-MEDICARE

Veterans Assistance

Qualified veterans can receive home care funding from the <u>Veterans Administration's Aid and</u> <u>Attendance Benefit</u>. Services that are available for reimbursement include Activities of Daily Living (ADLs) such as bathing, dressing, cooking, taking medications correctly and other services that help Veterans and their spouses or surviving spouses of Veterans to better enjoy their senior years. Services to assist with dementia or Alzheimer's disease are also included.

You may be eligible for Veteran's benefits if you meet the following qualifications:

- Veterans must have served 1 day during an active war and had no less than a 90day service.
- Surviving spouses must still have been married to the veteran when they passed.
- You must have a doctor's order insisting you need the aid and attendance of another person daily.
- You must have less than \$80K in checking and savings and even less if you are applying as a single (Does not include your home or vehicles. IRAs and CDs are included as income).
- You must have received an honorable or general discharge.
- You may not qualify if you are receiving state assistance, including Medicaid or another subsidized program.



State and Local Programs

There are various programs available to help seniors finance home care, and they range from state to state. The best way to find these programs is to contact your local <u>Area Agency</u> <u>on Aging</u> or the <u>Department of Aging</u>.

Asset Conversions

When all else fails, many people are able to tap their retirement accounts, home equity lines of credit or reverse mortgages to help pay for home care. Seek the help of a financial professional to get assistance with this process.

Tips to Help You Afford Home Care:

- Maximize the resources you have available to you, such as family members who can help with any number of tasks ranging from managing mail and cooking meals to assisting with bathing and dressing. Compile a list of family members who can help out, what they can help with, and the days and times they are available to help. Then you have a clear picture of what home care services you need to hire out and for how many hours per week.
- Hire home care assistance only for what you need. While it varies widely from person to person, oftentimes only a few hours per week are necessary to make a big enough impact to allow seniors to stay in their homes.
- Ensure your caregivers are qualified but not over-qualified. Some home care agencies staff only licensed nurses, which can cause you to be overpaying for homemaking and personal services that may not require a nurse.

Getting the Home Ready

Since most homes are not designed to accommodate the needs of people over age 65, home modifications are usually necessary to make it possible for seniors to stay in their homes. As part of your initial home care assessment, your home care agency or nurse should provide you with an inventory of suggested home modifications to help avoid accidents and to create a space for home care to be possible.

Here is a home modification checklist to get you started:

Kitchen:

- Keep a working fire extinguisher in the kitchen
- Check that cabinet doorknobs are easy to use
- Ensure stove controls are clearly marked and easy to use
- Ensure faucets are easy to use
- Ensure all small appliances and utensils are convenient and safely located
- Ensure the oven and refrigerator can be opened easily

Stairs:

- Install light switches at the top and bottom of each staircase
- Install handrails on both sides of the steps OR install a chair rail along one wall

Bedrooms:

- Install a smoke detector in the hallway outside of the bedrooms
- Place a telephone next to the bed
- Ensure doors can be unlocked from the outside
- Ensure the closet shelves can be accessed easily

Bathrooms:

- Place a nonskid bath mat on the floor
- Place a nonskid bath mat in the tub
- Use paper cups to avoid the spread of germs
- Mount grab bars by the toilet, bath tub and shower
- Ensure doors can be unlocked from the outside
- Check that cabinet doorknobs are easy to use
- Ensure faucets are easy to use

Other:

- Secure or remove area rugs to prevent falls
- Make sure furniture is secured and placed strategically to avoid mishaps
- Store all cleaning supplies in their original containers
- Store all prescriptions and over-thecounter medications in their original containers
- Set water heaters to no higher than 120° F to avoid scalding
- Post emergency numbers next to each telephone
- Remove matches and lighters
- Ensure all doors and windows are easy to close and lock/unlock
- Install a peep hole in the main door
- Improve accessibility for wheelchairs
 - Widen doorways
 - Clear space all around the home for wheelchair access
 - Lower countertops in bathrooms and kitchens
 - Install grab bars
 - Lower the height of light switches

Outside:

- Repair cracks in cement sidewalks and stairs
- Keep walkways clear of snow and debris
- Secure all railings and fences



Assistive Equipment Options:

- Bathroom grab bars
- Shower seats
- Roll-in shower
- Bathtub mats
- Features for the bed to make it easier to get in and out
- Entry ramps
- Stair lift
- Handrails
- Pull-down kitchen shelves
- Movable cabinets under sink

- Alarm system
- Night lights
- Walkers and canes
- Wheelchairs
- Assistive telephones for hearing and sight impaired
- Stovetop burners for the sight impaired
- Doorbell signalers for the hearing impaired

Tips for Successful Home Care

Follow the following tips to ensure your new home care process runs smoothly:

- Create a Transition Binder Prior to starting home care, record your loved one's normal daily activities, food preferences, likes, dislikes, hobbies and concerns. This will make it much easier for new caregivers to enter the home and more quickly and effectively get up to speed with how to assist your loved one.
- Provide Valuable Feedback You are your loved one's advocate and it is up to you to give caregivers constructive feedback (both good and bad) so that they can provide the right care for your loved one.
- 3) Allow a Transitional Period It is important to remember that in the beginning stages of home care, it is an adjustment period for everyone. Realize that the caregiver needs to get to know your loved one and that your loved one needs to adjust to being cared for in this way.
- 4) Drop In The best way to evaluate the home care assistance you are receiving is to drop in to see how things are going during a normal home care visit. Look for signs that your loved one is safe, that their needs are being attended to, that the care plan is being followed, and that the caregiver seems to be compassionate, engaged and genuinely interested in your loved one's wellbeing.

5) **Trust Your Gut** – It is up to you to ensure your loved one is being provided with the best care possible. If you feel in your gut that the caregiver your loved one has been matched with is not a good match or isn't well suited to your needs, trust yourself and request a change of personnel.



About CarpeVITA Home Care

CarpeVITA Home Care is a mission-driven company, holding to high standards in quality home health care for seniors and children alike. We make it our mission to ensure our clients are living life to the fullest. That's why everything we do is aimed at maximizing quality of life for the individuals and families we serve. Our team of highly dedicated and qualified professionals has a compassionate attention to detail that makes a positive difference for those under our care.

Our company was built out of the need to find quality care for our own loved ones. We know how hard it is to be the caregiver for a loved one, no matter how much you may want to be. We've been there, feeling stressed and strained when we should have been spending quality time with our loved ones instead. You can rest assured knowing that we understand the predicament you are in, and you can have the peace of mind to know that we will treat your loved ones with the same respect and compassion we would our own family.

Each care plan is customized by our registered nurses to the client's individual needs, lifestyle and personal situation so that you, your loved ones and your family can make home health care into what you need it to be. Whether you need transitional care, respite care, fragile childcare, companion care, personal care, skilled nursing care, Alzheimer's care or more, we have you covered.

Our services are based on the following values:

- We maintain a compassionate mindset, always keeping the health and happiness of our clients at the forefront of everything we do.
- We help our clients maintain dignity by treating them with respect and kindheartedness.
- We ensure the finest quality care at the best possible value.
- We hold ourselves to the greatest integrity in our interactions with our clients, providers and employees.

With our personalized care plans, expert caregivers, and our passion for what we do, you can take a breath and know that you are no longer alone. We are here to help make this trying time more pleasant in every way that we possibly can.



Enjoy Life With Your Loved Ones. Leave the Care to Us.

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