

How to Choose A Home Care Provider

What Is Home Care?

“Home Care” encompasses all health and social services delivered in a private residence to recovering, disabled, chronically or terminally ill adults and children. Services include medical, nursing, social, or therapeutic or pain-management treatment as well as assistance with activities of daily living, such as bathing, dressing, cooking, and household chores.

Who Provides Home Care?

Home care organizations include: certified home health agencies; hospices; homemaker and home care aide agencies; staffing and private duty agencies; and companies offering medical equipment and supplies, pharmaceuticals, and drug infusion therapy.

Professionals who deliver health care at home include:

- **Registered Nurses (RN) and Licensed Practical Nurses (LPN):** skilled services such as injections and intravenous therapy, wound care, education and assessments.
- **Physical Therapists (PTs)** restore lower-limb mobility and strength. They teach walking and transfer techniques.
- **Social Workers** evaluate social and emotional factors affecting patients and provide counseling. They identify available community resources, and they often serve as case managers.
- **Speech Language Pathologists** develop and restore speech for individuals with communication disorders. Speech pathologists also retrain patients in breathing, swallowing, and muscle control.
- **Occupational Therapists (OTs)** employ specialized rehabilitation techniques and equipment to improve patient task function such as eating, bathing, dressing, and basic household routines.
- **Dieticians** offer nutritional counseling and diet suggestions.

Para-professionals who deliver health care at home include:

- **Home Care Aides/Home Health Aides** assist with activities of daily living (ADL's), such as getting in and out of bed, walking, bathing, toileting, and dressing.
- **Homemakers and Chore Workers** perform light household duties, such as laundry, meal preparation, general housekeeping, and shopping.
- **Companions** support individuals who cannot be left alone or who need companionship for social and emotional reasons. Some companions may assist clients with household tasks, but most are limited to providing sitter services.
- **Volunteer** activities include providing companionship, emotional support and counseling, helping with personal care, paperwork and transportation. Care depends on training and expertise.

Home-delivered care is available 24 hours a day, seven days a week. Depending on a patient's needs, services may be ordered by the visit, the hour, or by shift. Payment can be made by Medicare, Medicaid, private insurance or private pay, depending on eligibility. Your agency of choice can help you determine the best payer for your care.

Home Health

Home Health Agencies offer by-the-visit skilled medical and supportive services. Professional care is provided by nurses, physical therapists, speech language pathologists, occupational therapists, medical social workers, and home health aides. Some home health agencies include dietitian and other supplemental services. Personnel match the needs of each patient.

Hospice

Hospice care describes a team of skilled professionals and volunteers who provide comprehensive medical, psychological, and spiritual care for terminally ill patients and support for their families. Hospice care covers all related medications, medical supplies, and equipment. It is based primarily in the home, enabling families to remain together, and is available 24 hours a day. The care team includes physicians, nurses, physical therapists, speech language pathologists, occupational therapists, medical social workers, home health aides, and spiritual counselors.

Homemaker & Home Care Aide

Homemaker and home care aide agencies supply homemakers, home care aides, and companions who prepare meals and assist with baths, dressing and housekeeping. Care can be provided by the visit, the hour or by shift. Reliable homemaker and home care aide agencies recruit, train, and supervise their personnel and are bonded and insured.

Staffing & Private-Duty

Staffing and private-duty agencies deliver longer-term nursing, homemaker, home care aide, and companion care. Home care ranges from highly skilled, around-the-clock nursing and other professional medical care to help with daily personal care needs. Services can be ordered by physicians or patients, depending upon the medical and home situation and payment source.

Pharmaceutical & Infusion Therapy

Pharmaceutical and infusion therapy companies deliver drugs, equipment, and set-up services for intravenous or nutritional care required through specially placed tubes. Their pharmacists prepare solutions and arrange for home delivery. Nurses may teach patients self-administration of drugs and tube feeding.

Durable Medical Equipment

Durable medical equipment dealers supply patients with products ranging from respirators, wheelchairs and walkers, to catheter and wound care supplies. They deliver and install these products and instruct patients in proper use.

Registries

Registries are services matchmakers for nurses and aides and clients. They collect a placement fee. Clients typically pay the nurse or aide directly.

Independent Providers

Independent providers are nurses, therapists, aides, homemakers, chore workers, and companions who are privately employed by individuals who need such services. In this arrangement, the client bears responsibility for recruiting, hiring, and supervising the provider. Clients pay the provider directly.

Physicians

Physicians can make “house calls” to diagnose and treat illnesses just as they do in hospitals and private offices. They work with home care providers to order service type and frequency. Physicians are paid by Medicare or private insurance, if the plan permits doctor home visits.

Who Pays for Home Care?

Public third-party payers include: Medicare, Medicaid, the Older American’s Act, the Veteran’s Administration, and Social Services block grant programs. Some community organizations, such as local chapters of the American Cancer Society, the Alzheimer’s Association, and the National Easter Seal Society, help pay for home care services.

Private third-party payers include: Commercial health insurance companies, managed care organizations, insurance for military retirees and dependents known as Tricare, and worker’s compensation.

Self-pay: Patients can pay privately for some home care services, especially private duty. The patient and home care provider negotiate the fees.

What Are Standard Billing & Payment Practices?

Home Health Agencies: Medicare, Medicaid, and most private insurance plans are billed by home health agencies, and payments are made directly to agencies. Individuals may pay directly for additional services not covered. Some agencies receive special funding from state and local governments and community organizations to cover costs.

Hospices: Medicare, Medicaid programs in 46 states, and most private insurance plans are billed by hospices, and payments are made directly to hospices.

Homemaker and Home Care Aide Agencies: Individuals usually pay privately for services from homemaker and home care aide agencies. Some states pay for personal care and homemaker services. On rare occasions, commercial insurers pay for these services. Some agencies draw assistance from charitable community funds when other sources of payment are not available.

Staffing and Private-duty Agencies: Individuals usually pay privately to staffing and private duty agencies. Patients submit bills for these services to their insurance companies for reimbursement. Staffing and private duty agencies with Medicaid contracts bill Medicaid directly for nursing and personal care services.

Pharmaceutical and Infusion Therapy Companies: Pharmaceutical and infusion therapy supplies and services bill commercial insurance companies, Medicare and Medicaid. Medicare may cover nutritional supplements and certain medications. Payments are made directly to the infusion companies.

Durable Medical Equipment and Supply Dealers: Medically necessary equipment and supplies are usually covered by Medicare, Medicaid, and commercial insurance programs. There may be a co-payment. Payments are made directly to the company.

Registries: Individuals generally pay for registry services. In some cases, commercial insurance companies may reimburse these costs. Patients must submit bills for these services to the insurance companies for reimbursement.

Independent Providers: Individuals generally pay independent providers directly for services. In some cases, commercial insurance companies may reimburse these costs. Patients must submit bills for these services to the insurance companies for reimbursement. Medicaid and other state programs may cover care from independent providers.

How Do I Find Home Care Services?

Before starting a search, determine the types of services you need. You may consult with your physician, a hospital discharge planner, or a social services organization, such as an Area Office on Aging.

The National Association for Home Care & Hospice (NAHC) web site offers a listing of home care providers at www.nahc.org. This locator service will place agencies within your ZIP code boundaries, and it provides contact information.

Your physician or hospital discharge planner can help you, or contact your state's departments of health, aging, and social services to obtain a list of licensed agencies. In addition, most state home care and hospice associations maintain directories of existing home care organizations and can identify an appropriate provider. You can locate home care and hospice state associations at www.nahc.org.

Medicare has a web site (Home Health Compare) that provides information about the home health agencies, including areas they serve and their quality of care compared to others in the state. This information is available at <http://www.medicare.gov/hhcompare/home.asp>.

Home care providers are listed in the yellow pages under "home care," "hospice," or "nurses." Check with your local Area Agency on Aging or United Way. Your place of worship also may have information about local home care providers.

How Do I Select the Right Home Care Provider?

Ask these questions:

- How long has this provider been serving the community?
- What kinds of services does the provider offer?
- What procedures does this provider have in place to handle emergencies?
- Are caregivers available 24 hours a day, 7 days a week?
- How does the provider select and supervise staff?
- Does the provider bill directly to third-party payers?
- Is the provider accredited by a quality review organization?
- Are references available?
- If this is a Medicare provider, how does its quality compare to others on the Medicare Home Health Compare web site?
- Does it protect its employees with written personnel policies, benefits packages, and malpractice insurance?

- Joint Commission on Accreditation of Healthcare Organizations (JCAHO)
630/792-5000 (www.jcaho.org)
- National Committee for Quality Assurance
202/955-3500 (www.ncqa.org)

What If a Problem Develops?

First, notify the home care provider's chief supervisor or administrator. If you are not satisfied, contact the state health department or the state Medicare hot line, and/or the local Better Business Bureau.

If you suspect fraud, report these activities to your state department of health. If a case involves the delivery of Medicare home care services, contact the Office of the Inspector General hot line at 800/HHS-TIPS.

Where Can I Find More Information?

You can review Medicare Survey Reports. To obtain this document, contact your state's health department or health insurance counseling program. These offices can direct you to the state's Medicare hot line for information about the quality of services provided by Medicare-certified home health agencies and hospices in your area.

In addition, many states license home care providers. Your state health department can provide information on its licensed providers.

Home care providers may independently seek accreditation from outside organizations such as:

- Accreditation Commission for Health Care, Inc.
919/785-1214 (www.achc.org)
- Community Health Accreditation Program.
800/656-9656 212/480-8828
(www.chapinc.org)