

Alzheimer's San Diego

In-Home Care



When looking to bring help into the home to support a person living with dementia, there are two care options to consider: Home Health Care and In-Home Care. This guide will focus specifically on In-Home Care. Key differences between the two are as follows:

- **Home Health Care (HCC):** is ordered by a physician to assist with a person's medical needs, such as checking blood pressure, tending to a wound or medical injury or helping with insulin shots. This service is covered by some Medicare plans and facilitated by the insurance company.
- **In-Home Care:** is meant for people who need assistance with their daily activities such as bathing, dressing, grooming, eating, toileting, as well as supervision and socialization. Other services offered may include help with transportation, exercise, and household chores. This service is paid for by long-term care insurance or private pay.

Understanding Home Care Organizations

In California, agencies that provide In-Home Care to the elderly and adults with disabilities must be licensed as "Home Care Organizations" by meeting certain regulations set by the state. These regulations include:

1. All new hires must complete a background check.
2. The agency must carry liability insurance and workers must be insured and/or bonded to protect families from theft, damages, and workers' compensation.
3. The agency must provide at least five hours of caregiver training for new hires and an additional five hours annually for all caregivers. (*Training in dementia is NOT required*)
4. Caregivers who are given a background check are listed on a public registry.

Most home care agencies charge an average of \$30/hr depending on the level of care provided. Payment is made to the agency and the agency, in turn, pays the caregiver. Because of the costs involved in meeting regulations and coordinating support services, such as finding coverage if a caregiver calls out sick, this fee covers much more than the caregiver's salary.

For this reason, home care agencies may charge more than a privately-hired caregiver. However, while it may be a better option to hire a caregiver on their own, Alzheimer's San Diego generally recommends against it, as this means the family then becomes the employer and is legally and financially liable.

There are many In-Home Care providers to choose from and it is important to know that Alzheimer's San Diego has a list of home care agencies who not only train their caregivers in dementia, but provide annual dementia training to the staff employed. Caregivers should be comfortable working with challenging symptoms and behaviors, redirection, communication and stimulation techniques.

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The following list provides additional questions to ask agencies to help with the decision.

Questions to Ask: Safety

1. What qualifications do you look for when hiring caregivers?
2. What is included in your pre-employment screening? Drug tests? Checking references?
3. Do you have additional screenings/background checks annually?
4. How do you evaluate your caregivers? How often?
5. How do you know if the caregiver has arrived for their shift?
6. What happens if the caregiver doesn't show up on time or at all?
7. Is an employee on-call 24/7 to respond to emergencies?
8. What is your system for receiving client problems or complaints and resolving them?

Questions to Ask: Finances

1. How much do you charge by the hour?
2. Is there a minimum number of hours required? Is there a penalty if services end early?
3. Any additional fees commonly included?
4. Is there a service deposit required and is it applied to the balance of the first invoice?
5. When is payment due?
6. Is there a charge to cancel services? How much notice is needed?

Questions to Ask: Care

1. What services does your agency provide? What services will you not provide?
2. What methods of dementia training do you use for employees? Do you require ongoing training? How many hours?
3. Do caregivers provide transportation?
4. Will the same caregiver arrive every time?
5. What if my person doesn't approve of the caregiver or wants a new one?
6. My person prefers someone with similar interests as them, can I make special requests?
7. Are there caregivers available that speak the same language as the person living with dementia?
8. Are there caregivers of a specific gender available to accommodate my person's cultural background and previous history?
9. Who is the manager in charge? What is their experience in the home care field?
10. How can I get in touch with the agency and the manager on evenings and weekends?
11. Do you provide a free consultation to discuss services and assess care needs?
12. Do you have a physical office I can visit?