

### *Help for Older Adults Who Need Assistance to Safely Continue to Live in their Own Homes*

What help is available for older adults who need some assistance to safely continue to live in their own homes? What kind of help is available and how much help is sufficient? Let's take a look.

So, what kind of help is available? First, let's analyze the nature of the need. Might you need a "companion" or do you need a "certified home health aide?" That is, do you need someone who will accompany you on errands, make a meal, do some laundry, and stand guard during showers? Or, do you need an aide who will actually provide "hands-on" care, doing everything a companion would do but also assisting with bathing, dressing, walking and/or transferring?

And how many hours per day or days per week will be satisfactory? Aide and companion service is available for as little as 3 hours a day or up to round-the-clock live-in care. Is it safe to be alone at all, or is constant supervision and help necessary? Many times a family feels three hours will be sufficient only to find that aide service is able to share the caregiving with the family in ways that are unexpected. For instance, with plentiful hours an aide or companion can run errands, do some shopping, and drive to appointments.

How do you go about hiring a caregiver? There are private caregivers and many agencies that provide the service. Agencies train, do background checks, and insure and bond their employees. They also send substitutes in the event of illness or unexpected car problems. There is much less of a chance you will be left in the lurch when using an agency. The downside, of course, is that it is more expensive than hiring privately, but you are paying for security.

Many people successfully hire caregivers privately, using word-of-mouth or by advertising. This necessitates the work of interviewing, and checking references, with the total responsibility being on the family to find the right caregiver. However, these relationships are often more satisfactory with the family as the employer rather than an agency. It is less expensive, but involves more work to both place and supervise the caregiver. It is important to note that if familial support comes from out-of-town family members this is an inappropriate option.

Unfortunately, none of this kind of service is covered by Medicare insurance. Medicare pays for "skilled, intermittent care" that involves a visiting nurse or physical therapist and sometimes includes a short-term period of accompanying aide service after a hospitalization or with a new diagnosis. This aide service is only for personal care, lasts a few weeks, and is not offered more than about an hour and a half per day. Medicare does not pay for any kind of on-going caregiver service. If you have long-term care insurance, policies will often pay for in-home service, so check with your insurance carrier.

As your congregational nurse, I am available to you for assistance in making these decisions. I can recommend agencies and private companions. I can help families have the sometimes emotionally wrought discussions about plans for providing care that can safely keep the older adult at home. Call me.