

The Next Chapter

Short- and long-term care options

When a family member needs assistance beyond what's currently available to them, either due to injury or other factors, one option is in-home health care.

There are benefits and risks with this choice. The information here explores both. It also looks at additional care options, helping you to assess which option is best for you and your loved one.

When in-home care makes sense

Private, in-home care can be your best option under certain circumstances. Here are the primary ones:

- When the need for assistance is short-term
- When the needs are predictable and can be tightly scheduled
- When the needs are not medically complex
- When the person in need of assistance absolutely refuses to move from his or her current home

Three options for providing extra assistance

When extra help is needed, there are three common options for care providers:

- 1. Family and friends.** If nearby family and friends are available, this can be a natural first option for those requiring occasional help. Family and friends can do things like mow the lawn, drive the person to the doctor, help with grocery shopping, or help prepare healthy meals. If the need for assistance is temporary—while the family member recovers from an illness or minor surgery—this may be the option that makes the most sense.
- 2. Private, in-home professional care.** This is often the next solution considered for those needing extra help. During specified hours, professional caregivers come into the home to perform various tasks, such as help with bathing and dressing, medical assistance, and light housework.
- 3. A retirement community providing a continuum of care.** This option is best when a family member's need for assistance is long-term or when taking into consideration care that will likely be necessary in the future, even if it isn't currently needed.

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Common drawbacks of hiring and managing in-home caretakers

When considering in-home care, there are a few things you will want to research thoroughly before signing any agreements:

- **Possible employer obligations.** If you choose to hire outside of a licensed agency setting, you can be legally obligated to act as the “employer.” In this situation, after a relatively low threshold of payment for services, you must meet all the duties of an employer, including:
 - Determining citizenship status
 - Being responsible for paying payroll taxes, overtime, worker’s compensation insurance, Social Security, general liability coverage, reporting to the IRS, etc.
- **Unpredictable, uncontrolled financial costs.** In-home care costs can quickly add up. For example, the monthly cost of 24-hour care is approximately \$16,000.
- **Consistency of care.** In the home-care industry, there’s less assurance that a caregiver will reliably be available to a particular person. Developing a relationship with a caregiver is important, but your family member may be required to see a different caregiver each day.
- **Care coverage.** If your family member’s scheduled caregiver has an emergency or simply quits, there may not be anyone available to cover the shift, leaving your family member without help.
- **An unsafe home environment.** Is your caregiver trained to identify fall risks and other health hazards? Sometimes the home presents extra challenges that need to be considered.
- **Extra stress on family members.** A spouse, close friend, or family member must always be on call to deal with emergency situations, caregiver no-shows, staffing issues, etc., which can become overwhelming.

If you’re considering in-home care, you should *always* get recommendations and ask for credentials and proof of licensure. Working with a reputable home health/home care agency can minimize the risks of doing it yourself.

Private, in-home care is rarely the best long-term solution

In-home caregivers can be a good solution for noncritical, short-term care needs, however, for long-term needs, it’s best to consider other options. One option could be a retirement community offering a continuum of professional services. The benefits of moving into an established community include:

- A complete range of pre-established around-the-clock care, with services that easily expand and contract depending on needs (generally at a much lower cost than comparable in-home care)
- A wide range of highly qualified medical professionals always on hand to address any issue that arises
- Trained geriatrics staff
- A safer physical environment intentionally designed with specific needs in mind
- Organized social opportunities and events designed to nourish emotional, spiritual, and intellectual health
- Increased peace of mind for everyone involved

Time and again, studies underscore how managing a long-term in-home situation can easily overwhelm a caregiver. Thus, it makes sense to use in-home care as an interim step while searching for a better long-term solution.

Even though moving can present some challenges, most people repeatedly share how happy they are after the move, and they say, “I wish I’d done it sooner.”

We suggest you begin looking at your options now, so that if a greater need suddenly arises, you are prepared to act. Planning ahead always offers more options and usually offers better results; it is much easier to make a move when it’s a thoughtful decision rather than an urgent need.

Assessing your own situation

Answer these important questions to help determine which care option is right for you or your loved one:

Assess your own needs

- What type of assistance is needed? (Housekeeping, personal assistance, medical care, all types?)
- What level of assistance is needed? (How many hours, days/nights/weekends, around the clock?)
- How long will the assistance be needed? (A few days, weeks, months, permanently ... not sure?)

Assess the practicality of caregivers

- Are there enough qualified in-home caregivers in your area? Can you get a referral from your health care provider or a friend of the family?
- Will you have to take on the legal and financial responsibilities of being an employer? This will require you to verify licenses and citizenship and talk with a certified public accountant or other financial advisor.
- How much will it cost for the type and level of services needed? Can you afford it?
- Can your caregiver handle all of the paperwork for Medicare and other insurance claims?
- Will the caregiver you choose offer flexibility? Will they be able to handle emergency medical situations that arise? Can they easily expand their hours or service, as needed?

After answering these questions, you should have a better idea of what the best solution is for your caregiver needs. Be sure and discuss the results with others, such as family members, financial advisors, health care providers, and potential service providers before making a final decision.

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