



How to Choose the Best Home Care Company for You

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Finding What Works

At some point in our lives, many of us will need the services of a home care agency—for ourselves or a loved one. The circumstances may be urgent and unexpected. A medical emergency turns into a hospitalization, possibly surgery, and then a recovery period that offers the option for home care (vs. costly institutionalization) during that time. Or, the limitations of a chronic illness may require you to get some help with the routine activities of daily living.

Whatever the situation, whatever the circumstances, the home care provider that you select can make a critical difference in the quality of life for you or a loved one. But where do you begin when selecting a home care provider?

What to look for in a Home Care provider

While getting a referral for home care from a doctor or a discharge planner at the hospital or even a friend may seem faster, easier or make sense at the time, it is not without risk. Often these sources have not had any direct experience with the agencies to which they may refer you or your loved one.

However, in the absence of a personal referral from someone who has had direct and satisfactory experience with a particular agency's services, there are straightforward ways to ensure that the home care provider you choose is the right one for you.

Begin by gathering the names of several home care companies in your community and consider doing the following:

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- **Verify that the agency is licensed, certified, and/or accredited.** These documents should be posted in a conspicuous location at the agency's headquarters or primary place of business.

Local, state, federal and industry licensing and accrediting authorities (such as JCAHO, ACHC, Medicare, CHAP, etc.) establish and enforce standards of care for health care providers—hospitals, nursing homes, adult day care, assisted living facilities, and home care agencies.

These standards and regulations are meant to protect you as well as the government and private insurance programs who reimburse providers for these services on your behalf. For example, Medicare has established requirements for provider participation:

- Because the Medicare program is by far the largest source of payment for health care services for our country's older population, **any home care provider who wants to receive payment from Medicare must be certified according to their standards.**
- To become Medicare-certified, among other things, a home health care provider must be in compliance with the **Medicare Conditions of Participation.** These conditions set forth the standards for home health care services provided to those who are Medicare-eligible.

- **Does the home care agency specialize in any particular service or type of care?**

This can be timely, useful information if you are seeking specialty care (e.g., IV infusion therapy), and are looking for an agency with that experience. It will save you time if you can focus on agencies with the professional experience you need.

- **Be sure you understand the services that are needed.** Will you need dressing changes to a wound? If so, this means *medical* (skilled) care will be needed, and the agency must be able to supply registered nurses to provide it.

Or, you may simply need some help with personal care such as bathing, dressing or with housekeeping activities—these tasks fall under *non-medical* care, and the agency must be able to supply caregivers who can meet those needs.

- **Does the home care agency offer a free, in-person consultation to meet with you (or your loved one) and your family?** This first contact can tell you a great deal about the agency, e.g., whether they have professional staff with sufficient training and skills to provide a full range of home care services.
- **Are services available based on what you need, with no minimum requirement?** The home care agency should offer a fully customizable menu of in-home services, without minimum requirements for using those services. You should not be required to pay for things you don't need.

- **How much will these services cost and how will they be paid for? How are services billed?** If you are covered by Medicare, and if you require *skilled care*, you should seek services from a Medicare-certified agency so that Medicare can be billed directly for the care.

The home care agency should tell you in writing *in advance* what Medicare will pay for and what costs will be out-of-pocket, plus any payment plan options they offer.

If you have long-term care insurance or a Medigap policy, the agency should be able to work with those companies to determine eligibility and coverage for care.

- **Does the service agreement clearly spell out how rate changes for your home care services are handled?** The agreement you sign with the agency should very clearly state how long the rate you are charged is guaranteed. Are there different rates for holidays or nighttime hours? And, you should be notified in writing in advance of any impending rate increases.
- **How long has the home care agency been serving the community?** An agency that has longevity in the industry and in the community is likely to be a good choice. If you ever do need additional services from the community, you want to work with a home care agency that can leverage their professional relationships with local resources to help you more easily and consistently obtain the services you need.

- **Does the agency provide written service descriptions and eligibility guidelines?** This basic information about the agency's scope of services and their willingness to share it with you can be very helpful in giving you a good sense of their ability to provide the desired services.
- **Are the agency's caregivers actually employed by the agency?** If any issues arise over the care being provided, it is much better if you can address them directly with the agency—instead of trying to work with a third party who may or may not have a local office.

However, there are other considerations that go beyond being able to communicate with the agency's hiring authority if you raise concerns about your care. For example, caregivers who are employees of the agency you choose to work with are **consistently screened** and their **credentials verified**.

The agency **can also control and ensure that their caregivers receive required training** as well as ongoing professional continuing education.

And one of the most important elements of all—**on-site supervision**—can be carried out by professional agency staff as part of the plan of care/service plan. It is incorporated into the relationship you have with the agency, and with your caregivers, right from the start.

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- **Does the home care agency have hiring standards and screening guidelines for potential caregivers?** Credentials and work history should be verified, criminal history checks conducted, skills assessed, and standard health tests (e.g., TB testing) carried out before any caregiver is placed in your home.
- **Are the agency's caregivers offered or required to attend ongoing training?** To ensure that skills stay current with industry and community standards of practice, the home care agency should provide ongoing training to the caregivers it employs.
- **Are caregivers supervised by health care professionals? In what way and how often?** The home care agency should provide regular supervision of the caregivers in your home. Moreover, you should have a contact at the agency you can call with your questions, concerns or complaints. There should also be a written process the agency can share with you on how they follow up and resolve your (or your family's) concerns and problems.
- **Do the agency's nurses or therapists regularly evaluate your home care needs?** The home care agency should be able to describe this process to you, including whether ongoing consultations with the attending physician and family members (including any family caregivers) are part of the process.

- **Is your plan of care/service plan written in a way that details specific tasks and clear directions to be carried out by each caregiver?** You and your family should receive a copy of this plan and a clear explanation of the goals of treatment.

Caregivers should update your home care record at every visit to ensure that any changes in your condition are promptly documented.

Family members should also be educated about the care being given to you or your loved one.

- **Does the home care agency have on-call coverage 24/7?** The agency should have someone available 24 hours a day, 7 days a week to take calls from you and your family as needed. Procedures for handling emergencies should also be in place, and you and your family should be aware of these should an emergency arise.
- **Is professional care management offered by the home care agency?** This is the process of planning, facilitating, and actively managing the care of individuals with physical, developmental, and/or mental difficulties to ensure all of their short- and long-term needs are met. And it requires a skilled professional to oversee the effort.

Not all agencies are able to offer this service; and the professional fees for care management services may be out-of-pocket costs. Generally, care management is only covered by third party payers such as Medicare or insurance companies under very specific circumstances and only when a skilled service is being provided. However, some long-term care policies may cover some of these services, depending on the policy benefit.

- **Does the agency offer both medical and non-medical caregiving?** The agency should be able to tell you the full scope of services they offer, including whether they provide medical and non-medical care or only one and not the other.
 - **Medical (skilled) caregivers**, i.e., nurses, physical/ speech/occupational/ respiratory therapists, social workers, and nutritionists provide the vital *medical* home care services you need in order to return to or to maintain the best health possible.
 - **Non-Medical (paraprofessional) caregivers**, i.e., homemakers, companions, personal care aides, and home health aides provide essential *non-medical* home care services such as routine, daily assistance with bathing, dressing, meal preparation, companionship, and housekeeping. They can provide more complex hands-on care as well.

- **Does the agency have any references they can share with you?** In addition to references from doctors, hospitals, skilled rehabilitation facilities, and discharge planners, references from actual patients or their family members as well as from community sources who are familiar with the agency's services could be very helpful in your decision.

How to Ensure the Best Care for Yourself or Your Loved One

A professional home care agency should work diligently to ensure the best possible 'fit' between you and your caregivers. Three important elements in this process are as follows:

1. **A thorough, professional evaluation** of your home care needs must be carried out, and must include clear, open communication with you, your doctor, and your family members (if applicable). Having a clear understanding of your condition ensures that everyone knows which services (medical, non-medical or both) will be needed, how they will be provided, and the treatment goals that must be achieved.
2. The **choice of caregivers placed in your home must reflect home care goals** as outlined in your plan of care. This means the agency must have caregivers who can partner with you to carry out the necessary tasks to support that plan.

- 3. Supervision of your home care services by professional staff** is vital to ensuring you keep making progress toward your goals as outlined in your plan of care. It also encourages ongoing candid and open communication between you and your family, your doctor, your caregivers, and the agency responsible for providing your care.

Other Things that Affect Your Home Care Experience

To ensure the best possible results from the home care services you receive, here are few more practical suggestions:

- **Work with the family doctor to identify what you or your loved one needs.** Have a candid conversation to discuss all the possible issues associated with your home care services. Your doctor may have or know of resources to help educate you on getting the most benefit from your home care services. S/he can also be an important advocate and partner in the process.
- **Determine what role (if any) your family and friends will play in your care.** Having another frank discussion about your home care needs with family members and friends who may become involved in your care will help set expectations and clarify what kind of involvement they will have.
- **Work with your home care team as actively as possible and according to your plan of care/service plan.** Forging a mutually respectful, cooperative relationship with your caregivers will enhance your progress as you return to health and independence.

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After all, this is *your* team, and they are there to both educate and help you achieve the goals you and your doctor have established.

Conversely, you can educate your team on the various aspects of your home care services that will make you feel more comfortable and thus keep you moving forward in your plan of care.

- **Communicate regularly with your home care agency.** As part of any good plan of care, there should be regular supervisory visits from professional agency staff to evaluate your progress and the quality of care you are receiving from your caregiving team.

This is an excellent opportunity to share any concerns or issues you have about the services you are receiving. That way, any issues that do arise can (and should) be promptly addressed and resolved. However, you may also communicate directly with the agency and should receive contact information from them for that purpose.

Being prepared *does* make a difference...

Because life hands us surprises, it can be difficult at the time to know who can help—especially when an illness, an injury or a disability is involved.

But being prepared with information about resources in your community who have the infrastructure, longevity, skills, and expertise you need, can make a critical difference in how quickly and how successfully you return to health and independence.

Notes

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