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## Paying for Home Care: 4 Common Myths Busted

Get the facts to improve quality of life for you and your loved one  
by Home Instead (Paid Content) | Comments: 0

**SHUTTERSTOCK**

The overwhelming majority of 50+ adults want to stay in their homes and communities as they age.<sup>1</sup> But unexpected health events and other life challenges can easily derail those age-in-place plans.

That's why everyone should know about their options for staying home with help: in-home care and home health care. In-home care generally includes assistance with the basic activities of daily living (called ADLs) — like eating, dressing and grooming — and the instrumental activities of daily living (IADLs) — like reading through mail and arranging transportation. Home health care covers services that typically must be administered by a licensed professional like a registered nurse, such as IV therapy or wound care.

**SHUTTERSTOCK**

If you've been visiting Dad more often and noticed a stack of mail and bills piling up, or if your once-social Mom never leaves the house, isn't wearing clean clothes and seems to have lost a significant amount of weight since your stepfather passed, you may want to do some research on in-home care services. Afraid of Dad leaving a pot on the stove? Think Mom is depressed? Home care can help.

### But how much does in-home care cost, and how will you pay for it?

When compared with the high costs of nursing home and assisted living care, home care is an affordable option. However, it's important to dispel these common cost myths:

- 1. Medicare covers home care.** Medicare covers the cost of medical care, so if your loved one requires wound care or physical therapy at home, a portion of those services might be covered by Medicare. In-home care, however, is usually not covered.
- 2. Medicaid covers home care.** Some older adults may qualify for certain state- or locally-funded Home and Community Based Services (HCBS) programs covered by Medicaid, but generally speaking, Medicaid does not cover in-home care.
- 3. Private health insurance covers the cost.** In-home care is typically excluded from private health insurance coverage. However, some long-term care insurance policies may include in-home care benefits.
- 4. The VA (The U.S. Department of Veterans Affairs) covers the cost.** If your loved one is a veteran or the spouse of a veteran, they may be eligible for the Aid and Attendance benefit, which could cover home care expenses. Otherwise, the VA does not pay directly for home care services.

From the wife who can take a quick weekend getaway with friends to recharge and refresh, to the devoted daughter who hasn't slept since Dad got home from the hospital, to the group of siblings who watched their mother lose her passion for cooking after their father passed, the valuable benefits of home care are clear. Home care can fill in the gaps and, in doing so, keep a loved one independent and safe at home as long as possible — and you can't put a price on that.

There's no replacement for you, and there's no place like home for your parents. But it's okay to ask for help in accomplishing that goal. As you learn more about home care, you can feel more confident in communicating the benefits to Mom and Dad. For the best success, continued communication will be vital too — between you, your parents and the home care provider you choose.

Your local Home Instead Senior Care® office can help you develop an affordable home care plan so your loved ones can stay where they most want to be, and you can rest knowing they're in good hands when you can't be there.

[Click here to get more information about the life-changing difference Home Instead's personalized home care services can make.](#)

#### Also of Interest

- Is It Time Your Loved One Needs At-Home Care?

**Sources:**

<sup>1</sup> 2018 survey on home and community preferences

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**Is It Time Your Loved One Needs At-Home Care?**

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**5 Signs Your Loved One May Benefit From Home Care**


Think about the last few weeks. Have you been spending more time at Mom's? Have you been increasingly worried about leaving Dad alone overnight? Consider these signs that your loved one may need help at home:

- 1. Losing interest in meals.** Has Mom lost weight, or is Dad gaining weight? Are they eating more junk or processed foods? Has Mom been complaining about cooking meals, or does she seem less motivated about preparation? Check the fridge and subboards for expired or rotten food too. Take note if the groceries you bought within the last few weeks have gone untouched.
- 2. Piles of paperwork.** Who's keeping up with the family finances? If bills are not getting paid and the mail is piling up, your loved one may need assistance or reminders to complete these important daily activities.
- 3. Declining personal hygiene.** Mom's not been the same since Dad passed. Now, your once fastidious mother is not bathing, has body odor and is not wearing clean clothes when you come to visit.
- 4. Scorchesd pots and pans.** This is a telltale sign that your loved one is leaving pots and pans on the stove, either because they're distracted by something in another room or because they've forgotten to take them off after cooking.
- 5. Becoming isolated.** If your dad isn't leaving the house even to get the mail or check on his garden, or your usually social mother-in-law has missed her last three social engagements, consider home care.

**Why Getting Support Is Good for Caregivers Too**

Maybe you've noticed the signs for a while now, but you're unsure of the next step. Maybe you're afraid of asking for help. Maybe you feel guilty about not being able to keep up with your parents' increasing needs. Guess what? You're not alone.

November is National Family Caregivers Month, but, all year round, there's no time like the present to consider home care services. Often, all it takes is one fall or accident before the option of staying home is no longer possible. The other benefit? Bringing in support takes some of the burden off your shoulders so you're able to contribute more to "operation keep Mom home." As you leverage home care services in the way that works best for your older loved ones, you get more peace of mind when you can't be there with them.



**4 Questions to Ask a Home Care Provider**

As you evaluate home care providers, ask these questions to help ensure you and your loved ones will receive quality care services.

1. Have the caregivers undergone a criminal background check and drug screening, and have personal references been secured on all caregivers?
2. Are the caregivers bonded and insured?
3. What kind of training do the caregivers receive prior to working in the home, and are there ongoing educational opportunities?
4. What does the cost of services include? How are overnight care charges assessed?


Hiring a home care provider is a highly emotional decision, both for you and your loved one(s). The more homework you can do in advance, the more confidence you can have in presenting the options — and ultimately, in choosing a care partner that makes everyone feel comfortable.

Your local Home Instead Senior Care® office is ready to help create an affordable home care plan that could make a life-changing difference for you and your loved ones, and keeps them where they most want to be.

[Click here to learn more about Home Instead Senior Care.](#)

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