

The Best Way to Purchase Home Care: Industry Response

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The following article was submitted by the [National Private Duty Association](#) in response to ElderLawAnswers' article about SmartMoney.com's "[10 Things Your Home Health-Care Provider Won't Tell You.](#)"

The *SmartMoney.com* article, "10 Things Your Home Health-Care Provider Won't Tell You," ended up recommending home care as a better choice than nursing home care. However, getting to that bottom line through the negative anecdotal stories the author used to make her ten points must leave the reader wondering about the industry as a whole.

Home care, when provided appropriately, can greatly enhance the quality of life and provide a good value for those in need. Understanding the best way to purchase home care and to manage the relationship with home care providers is invaluable for the person serving as an advisor.

In order to assist in the purchase and management of home care, here are ten things your home health care provider should tell you:

1. You need to understand the difference in the cost of care. Hiring a private caregiver may be less expensive, but, in the end may cost more because of responsibilities assumed under this relationship: withholding taxes, workers' compensation insurance, adherence to wage and tax laws. Also, the unmonitored and unsupervised situation opens the door for exploitation. The lack of a back-up can cause either uncovered times when care is needed or the last-minute need for a family member or friend to cover when the private caregiver cannot come to the home. The only options to paying for care are Medicare, which covers only a very small type of medically necessary care, and Medicaid, which is asset-dependent.
2. There are many small, quick and inexpensive solutions in place of housing modifications to assist one to stay at home. Moving a bed onto the first floor in place of a dining or living room, using portable toilets, removing scatter rugs and using night lights can relieve the necessity to permanently modify stairs and bathrooms while one needs assistance in getting around.
3. The government will not ever cover home care to the extent it is needed. With the aging of America, the government is trying to cover less, not more.
4. Understanding when care is appropriate is imperative. There are situations where a nursing home is a better option, such as when someone needs sporadic skilled care. Mental and physical frailties require different types of care. Making certain that the care level is appropriate will alleviate many problems, and a professional needs to be called upon to assist in a care assessment.
5. Good home health care agencies hire better-quality caregivers, train them to provide the necessary services and provide better working conditions. Private caregivers or registries simply cannot assure the same quality that an agency can that employs its staff.
6. Turnover rates are less when there are better working conditions.
7. Most people are honest. Agencies that adhere to standards that require criminal background checks and drug testing have better-quality aides and much reduced instances of dishonesty. Also, agencies that employ the caregivers can deal with any problem immediately and effectively, thus avoiding recurrence.
8. Home care aides are an incredibly caring group and mostly take their charge seriously. Again, this goes to hiring better aides, and agencies that employ caregivers hire better people to provide care.

9. A reputable agency will supervise and monitor their employees, require regular reporting, and perform unscheduled and sporadic home visits. Registries and private caregivers cannot self-monitor, so a family member or advisor has to do it.
10. A reputable agency will guarantee staffing, and/or have a back-up plan. Registries and private caregivers will leave gaps in care that family or advisors have to fill.

When faced with needing assistance in daily activities, there are only three choices: stay at home with care from a paid person or a family member, move into a facility that provides care, or move in with a family member who can provide care. There are no simple answers, nor is there one formula for care for one who needs care. The advisor of a person in need of care owes it to that person to be informed of the variety of choices that are available, the positives and negatives of each one.

The National Private Duty Association (NPDA), an organization founded in 2002, is dedicated to developing standards and consumer education in the home care industry. Through the development of industry standards, ethical guidelines and public education, the NPDA is working hard to prevent any of the critical issues and identified risks with home care and help more American's have access to top-quality home care, when care at home is appropriate. The NPDA Web site (www.privatedutyhomecare.org) is a valuable source of information for distinguishing between home care providers and the liabilities involved with each.

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