

HOW  
TO

# Pay for Home Care



**Interim**  
HEALTHCARE®  
First in Home Care™

## How To Pay For In-Home Care Services

Aging in place has become a priority for many older adults. When given a choice, most desire to remain in their homes as long as possible, so they can retain their independence. However, for some, aging in place happens out of financial necessity.

The truth is, both options come at a cost. But when it's your loved one, how do you put a price tag on their safety? Fortunately, you don't have to.

Many resources are available to help keep your loved one safe in their home for as long as possible. And thanks to home care organizations like **Interim HealthCare**, your loved one has convenient access to affordable healthcare services without ever having to leave home.

We know what you're thinking – even home care services come at a cost. Yes, that's true. And what you will pay is largely based on the specific services you need.

Fortunately, many financial resources are available to help cover the cost of essential in-home care for yourself or your loved one. But before we dive into the specifics regarding what you can expect to pay, it's important to understand there are different types of in-home care services. Your ability to tell the difference between them is critical when you start comparing the costs of all available options.

### Home Healthcare vs. Home Care

If your loved one is recovering from surgery, or if a chronic health condition or the aging process has affected their ability to live safely in their home without assistance, it may be time to consider **in-home care services**.

But how do you know specifically which services you need?

If you need medical care in your home, your physician will likely recommend home healthcare. In general, the goal of home healthcare is to help a patient recover from an illness or injury or to provide in-home medical oversight and ongoing care for patients with complex, chronic medical conditions.

If you or a family don't necessarily need medical services in your home, but could use some assistance with certain tasks, you would be in need of home care services. Home care services are often referred to as personal care and support services or senior care. These services provide individuals help with the activities of daily living as well as companionship to those who need support to maintain their independence at home.

Oftentimes, these two types of in-home care services are referred to as "home care." To keep things simple, the proceeding information will refer to both as "home care" services.

## Home Health: Medically Necessary Nursing Services and At-Home Therapies

There are a variety of home care services available for people who are recovering from a recent surgery or illness. When around-the-clock clinical care or an extended stay in the hospital is not necessary, your physician may recommend you receive certain medical services in the comfort of their homes. These medically necessary services are commonly referred to as **home health services**. They are delivered by licensed clinicians in a home-like setting.

Home healthcare is usually less expensive than an extended hospital stay or a stint in a skilled nursing facility. And, it's more convenient for patients—the majority of which would prefer to heal in the comfort of their own homes anyway.

## Personal Care and Support Services

Non-medical services, often referred to as **personal care services (PCS) or personal care and support services (PCSS)**, are available to help elderly or disabled people in performing their activities of daily living. Personal care services are **ideal for seniors** who need assistance with transportation to appointments or help with grocery shopping, light housekeeping, and meal preparation. Assistance with bathing, toileting, dressing, grooming and companionship are additional non-medical services often available through a home care agency that offers PCS or PCSS.

## Home Care Services: A Shift in Perspective

It's safe to say "home" is quickly becoming the center of our healthcare system. And COVID-19 had a lot to do with it.

According to a recent survey conducted by The Harris Poll on behalf of Interim HealthCare, the way consumers and medical professionals view home healthcare has shifted significantly since the onset of the COVID-19 pandemic. For patients and their family members, it opened the door to a new location for care. And for many healthcare providers, it opened their minds to a **new career path** where they could provide one-on-one, patient-centered care at home and make a difference every day.

The expertise home care delivers to the full continuum of care is unrivaled. And according to the study, many healthcare providers, patients, and their family members have discovered the true benefits of utilizing home care services.



### Here are a few of the key findings from the study:

- 67% of Americans agree the pandemic has led them to think differently about their own healthcare options or those of a loved one
- 65% of Americans would have considered home healthcare as an alternative to a hospital stay in the past if they had known it was an option
- The majority of Americans agree the pandemic has changed their preferences with 82% saying when thinking about end-of-life care plans, they would prefer to pass away at home versus in a hospital more now than they did before the pandemic
- 61% of Americans fear dying alone more now than they did before the pandemic.



## What home care services are available to help my loved one?

It's likely your loved one could benefit from one or more home care services simultaneously. As their condition improves or changes, the home care services they're receiving may evolve. The specific services your loved one receives are largely based on his or her medical condition and their ability to function independently at home. Your home care team and the patient's physician will help your family determine **the services that would be most appropriate** for your loved one at any given time.

### Senior Care Services

Often referred to as personal care, non-medical or private duty, Interim HealthCare's senior care services help individuals remain safe and independent in their homes for as long as possible. In most cases, these services are provided to seniors who may need a little extra help with activities of daily living, including the following:

- Eating
- Bathing
- Dressing
- Toileting
- Transferring from the bed to a wheelchair, chair, toilet, or bathtub
- Running errands
- Light housekeeping and cooking
- Companionship

### How to Pay for Senior Care at Home

Senior care services can be retained from through **a licensed home care agency** or by hiring private caregivers. Some seniors may have personal savings readily available to pay for personal care and support services in their homes. Certain long-term care insurance policies are another viable option that may help cover expenses related to in-home senior care that may not be covered by health insurance.

The following federal and state government programs may also be options to help offset the expense of senior care at home:

- **Centers for Medicare & Medicaid Services**
- **Program of All-Inclusive Care for the Elderly(PACE) –PACE**
- **State Health Insurance Assistance Program (SHIP)**
- **Veteran's Programs**

### **Home Nursing Services**

While often associated with senior care, home care extends to many facets of clinical care services that may be performed by licensed nurses in a patient's home. Whether you're in need of medical care for an acute illness like COVID-19, complex, clinical care for a child, or require specialized treatment for a chronic disease like cancer, heart failure, or dementia, nearly all of the technology and clinical excellence of the hospital is now available to you – in your home. In-home nursing care is provided by Registered Nurses (RNs), Licensed Practical Nurses (LPNs), or Licensed Vocational Nurses (LVNs).

Home health nurses provide skilled, in-home medical care and often administer the following common services:

- **Health assessments including the monitoring of blood pressure, glucose, postoperative recovery, and other vital signs**
- **Educate the patient and family on diseases and treatments**
- **Wound care**
- **Dressing changes**
- **Ostomy/colostomy education and management**
- **IV management**
- **Medication reconciliation and reporting to the physician and pharmacist**
- **Medication administration**
- **Injections**
- **Heparin flushes**
- **Foot care**
- **Management of urinary catheters**
- **Management of tubes, drains and bags**



## **At Home Therapies**

Therapy is important in helping individuals restore form and function so they can live independently and safely in their homes. Whether recovering from an accident, orthopedic surgery, or an illness like a stroke, in-home therapy can help you prevent loss of mobility, gain strength, and improve the skills required so you may return to the activities you enjoy.

### **Physical Therapy (PT)**

At-home physical therapy can be especially important for those who are:

- **Experiencing a loss of balance**
- **Recovering from a fall**
- **Have difficulty walking**
- **Suffering from joint or back pain**
- **Recovery from a hip or knee replacement surgery, heart failure, or stroke**
- **Dealing with a noticeable decline in function**

### **Occupational Therapy (OT)**

Occupational therapy focuses on an individual's ability to perform various everyday activities. OT focuses on improving the skills required to perform these activities and teaches alternative ways to accomplish them.

### **Speech and Language Therapy (SLP)**

Speech and language therapy can help individuals improve breathing, speaking, or swallowing functioning. Speech therapy focuses on the ability to understand and use words.

Speech therapists may help individuals who are recovering from the following:

- **A stroke**
- **A heart attack**
- **Difficulty swallowing**
- **Difficulty speaking**

## **Transitional Care**

Transitional care services are available for patients transitioning from the hospital to their home or a post-acute care facility. These unique services help keep patients and their families informed about the care process going forward. Transitional care services also prepare families to effectively manage their loved one's condition at home, which can help reduce the risk of hospital readmission.

Transitional care often helps expedite the referral process for all types of post-acute care, including the following:

- **Home healthcare services**
- **Hospice care**
- **Palliative care**
- **Personal care and support services**
- **Skilled nursing facilities and rehabilitation**
- **Specialized discharge planning (durable medical equipment, at-home infusion treatments, etc)**

## **Post-Surgical Care**

When you have an extensive surgical procedure, your physician will likely recommend additional post-operative care and rehabilitative services, most of which can be provided in your home. Depending on the patient's personal care plan, one or more of the following healthcare or personal care and support services may be ordered or recommended by your physician:

- **Skilled nursing services**
- **Wound care management**
- **Post-operative physical therapy**
- **Post-operative occupational therapy**
- **Post-operative speech therapy**
- **Management of drains or IVs left in place after surgery**
- **Assistance with bathing, using the restroom and getting dressed**
- **Medication management**
- **Meal preparation and planning**
- **Companionship**
- **Light housekeeping and assistance with laundry**
- **Assistance with grooming**

## **Specialized Home Care Services**

If you or a loved one is dealing with a chronic, long-term health condition, you will want a customized healthcare regimen that meets your individual clinical and personal needs in the comfort of your home.

Interim HealthCare offers specialized home care services for the following conditions:

- **Arthritis**
- **Congestive Heart Failure (CHF)**
- **Home care for Huntington's Disease**
- **Hypertension/High Blood Pressure**
- **Coronary Artery Disease**
- **Diabetes**
- **Chronic Obstructive Pulmonary Disease (COPD)**
- **Home care for total joint replacement**
- **Mental health and depression**
- **Home care support for Multiple Sclerosis (MS)**
- **Palliative care**
- **Home care for paraplegia and quadriplegia**
- **Parkinson's disease**
- **Pediatric home care**
- **Traumatic brain injury (TBI)**
- **Ventilator Care**
- **Wound care**
- **Home care services for veterans**





## How to Pay for Home Health Services and At-Home Therapies

Medically necessary home health services including in-home nursing and in-home therapies, specialized home care services, and transitional care services can be retained through a licensed home health agency.

### Option 1: Self-Pay

This is exactly as described – paying out of pocket for in-home care services. This fee is set or negotiated by your in-home care provider and can depend on variables like services needed, length and duration of care, the scope of care, and more.

### Option 2: Original Medicare

With a physician's order and plan of care, Medicare will cover the cost of these medically necessary services for an individual 65 and older who is homebound because of a chronic illness or injury. Younger people receiving Social Security benefits may also qualify for the same Medicare benefits related to in-home care services.

**Home healthcare services covered by Medicare may include the following:**

- Home nursing services
- Care coordination and transitional care services
- Occupational therapy
- Physical therapy services
- Speech and language therapy services

### Option 3: Private Insurance and Medicare Advantage Plans

In many cases, Medicare may not cover everything you or your loved one may need to maintain good health. At least not 100%. That's why many seniors rely on supplemental Medicare insurance or private insurance to provide additional coverage.

Many private health insurance plans will cover some home health care services for people with acute medical needs. If long-term care is included with your plan, it may also pay for in-home health care services.

#### Medicare Advantage plans like Medicare Part A and Medicare Part B

will often cover eligible home health services like these:

- Part-time or "intermittent" skilled nursing care
- Physical therapy
- Occupational therapy
- Speech-language pathology services
- Medical social services
- Part-time or intermittent home health aide care (if you're also getting other skilled services like nursing and therapy at the same time)

### Option 4: Additional Resources and Public Programs

If you're unable to pay out-of-pocket, and if your insurance coverage doesn't cover the expense, you may qualify for additional resources or public programs that are available to help with costs associated with home healthcare.



## **Respite Care Services**

Whether it's for a few hours or a long vacation, Interim can provide the support and relief family members need from the daily routine of caregiving.

Respite care may include one or more of the following services:

- **Personal Care (bathing, grooming, dressing)**
- **Light housekeeping (laundry, dishes, fresh linens)**
- **Meal preparation**
- **Shopping**
- **Errands outside the home (prescription pickup, etc)**
- **Transportation and companionship to and from appointments**

## **Hospice**

Interim HealthCare provides a full range of patient-centered medical care and support services for people who are at their end of life, as well as for the family members who love and care for them.

Hospice services available in the home include:

- **Hospice nursing care**
- **Medical oversight provided by a hospice physician/medical director**
- **Personal care and support services rendered by hospice aides**
- **Support offered by licensed medical social workers, therapists, and counselors**
- **Counseling by pastors**
- **Pain and symptom management**
- **Pharmacy consultation services**
- **Medical equipment and supplies**
- **Education and training for caregivers**
- **Respite or inpatient care if needed (eligibility required)**
- **Continuous care requiring intense intervention (eligibility required)**

Hospice care is available 24 Hours, 7 Days a Week, and bereavement services are available for family members for 13 months after the passing of a loved one.

## **How to Pay for Respite Care and Hospice Care**

Most hospice patients are eligible for **Medicare** which covers all aspects of hospice care. Additionally, **Medicaid** and most private health insurance plans offer a hospice benefit, as well.

The Medicare and Medicaid Hospice benefit also includes a provision for **respite care and inpatient care**, which can also be provided in a nursing facility for short stays. When the need for respite or inpatient hospice care is identified by the hospice team, the total costs associated with the care are covered under this hospice benefit.

## Why is the demand for home care services growing so quickly?

According to a recent study published by the Administration on Aging, the older population is beginning to burgeon again as more than two-fifths (41%) of the “baby boom” generation is now 65 years of age and older. According to the study, the population of those age 65 and older increased from 39.6 million in 2009 to 54.1 million in 2019 (a 36% increase) – it’s projected to reach 94.7 million in 2060. By 2040, there will be about 80.8 million older people, more than twice as many as in 2000.

And the growth won’t stop there.

As the boomer population decreases, experts predict the demand for healthcare services will continue to rise largely because Generations X and Y are living longer lives, much like the boomers before them.

Although living longer certainly has its perks, it also comes with the need for more healthcare. And since many adults are opting to age in place, the demand for **home healthcare** and **senior care services** is predicted to rise exponentially.

## How much do home care services cost?

If you’re like most families, your top concern is your loved one’s safety. A close second is knowing how much money you need for the home care services that will keep them safe and comfortable in their own home.

The good news? Home care services are usually less expensive than an extended hospital stay or a stint in a skilled nursing facility.

**In-home care costs** vary by location as well as by service level. Home healthcare that is provided by trained medical professionals like registered nurses and therapists is the most expensive level of care you will typically receive in your home.

To help families plan for potential long-term care needs, Genworth Financial recently released the findings from its annual **Cost of Care Survey**.

*More than two-fifths (41%) of the “baby boom” generation is now 65 years of age or older.*

*The population of those age 65 and older increased from 39.6 million in 2009 to 54.1 million in 2019 (a 36% increase).*

*By 2040, there will be about 80.8 million older people, more than twice as many as in 2000.*

Below, you will find a list of key findings. The full report is available [here](#).

- According to the survey, the national median costs associated with all long-term care service providers increased in 2021 compared to the previous year.
- The annual national median for a private, one-bedroom arrangement at an assisted living facility was reported as costing \$54,000 a year in 2021.
- In 2021, the national median cost for one bedroom in a nursing home would be \$108,405 a year, and a semi-private room was \$94,900 respectively.
- The reported national median cost in 2021 for homemaker services (similar to personal care and support services) was \$26 per hour.
- Though significant variances exist across the regions and actual pricing depends on the severity of one's needs. However, the median cost of services provided by home health aids was reported at \$27 per hour in 2021.

## Will private insurance cover in-home care?

Coverage will vary based on your insurance provider and your specific plan, however, most forms of traditional health insurance will cover a portion of the cost of medically necessary home health care visits. Unfortunately, most private insurance companies will not typically pay for home care services that are not deemed medically necessary (personal care and support services, for example).

It's recommended that you check with your loved one's health insurance provider to learn more about their coverage options.

## What insurances cover in-home care?

### Medicare & Medicare Advantage Coverage of In-Home Care

In most cases, when ordered by a physician, **Medicare Parts A and B will pay for medically necessary services** provided on a short-term basis in a home setting for people age 65 or older, younger people with certain disabilities, and people with end-stage renal disease, or amyotrophic lateral sclerosis (ALS). However, a senior who requires only nonmedical care (e.g., meal preparation, bathing assistance, housekeeping), won't qualify for Medicare coverage of these services.

It's important to note that Medicare only pays for services provided by a home care agency that meets its quality standards. A senior with a Medicare Advantage plan may have to use a certified home health care agency that participates in their plan's network.





### [Program of All-Inclusive Care for the Elderly \(PACE\)](#)

Another option for qualified seniors is the **Program of All-Inclusive Care for the Elderly (PACE)**. This Medicare program is also available to Medicaid recipients in over 30 states. Most PACE participants are eligible for both Medicare and Medicaid. However, Medicare beneficiaries who aren't eligible for Medicaid typically pay monthly premiums but don't pay deductibles or coinsurance for this program.

### [Long-term Care Insurance Benefits May Cover In-Home Care](#)

If you have long-term care insurance purchased from a private company, your benefits will likely cover the costs associated with nursing home care, assisted living, and home health care. However, coverage may vary, so it's important to verify the benefits of your policy at the time of purchase. Keep in mind that assistance with the costs of personal home care services may only be provided if the plan includes an allowance for nonmedical services.

### [VA Benefits That Cover In-Home Care](#)

Skilled home healthcare services are covered for veterans needing short-term care as they are moving from a hospital or nursing home back to their home. The benefit may also be used to provide continuing care to veterans with ongoing needs.

**The Skilled Home Health Care Services (SHHC), Homemaker and Home Health Aide Services (H/HHA), and Home-Based Primary Care programs** are available to all veterans who meet eligibility requirements for standard benefits, although some additional conditions may apply.

Skilled home healthcare can be used in combination with other home and community-based services, however, the care must be delivered by a community-based home health agency that has a contract with VA.

### [Private Pay Options For Funding In-Home Care](#)

Many families pay out of pocket for home health or personal care and support services for their loved ones. Possible sources used to cover private pay home care expenses might include the following:

- **Health Savings Accounts (HSAs)**
- **Pensions**
- **Investments**
- **Annuities**
- **Real Estate**
- **Social Security benefits**
- **Individual Retirement Accounts (IRAs)**
- **Savings accounts**



## Government Assistance To Help Cover the Cost of Home Care Services

If you don't have long-term care insurance coverage and can't afford to pay out of existing financial resources, there may be government assistance available to help you cover the cost of home care services.

Help with home care bills may be available through Medicaid if the care recipient has a low income or limited assets. Medicare will also pay for home health services in some circumstances. The Department of Veterans Affairs (VA) offers home care support for former service members. Additionally, people who pay for caregiving out-of-pocket can often qualify for tax breaks.

To determine what resources are available in your area, search the federal government's [Eldercare Locator](#) to find your local Area Agency on Aging. These offices are a great resource to connect you with home healthcare options, and they're a gateway to Medicaid, which also pays for home care services. Another resource that can help you find programs you may qualify for is the National Council on Aging's [BenefitsCheckUp](#) website.

## Can I Get Paid to be a Caregiver for a Family Member?

**An AARP study** issued in June 2021 found that 78 percent of family caregivers regularly incur out-of-pocket costs caring for a loved one, with the average annual expenditure topping \$7,200. It's safe to say the unpaid and often expensive commitment of being a caregiver can make it difficult to make ends meet.

Have you considered whether it's possible to get paid to be a family caregiver? The truth is, your chances of getting paid are best if you are caring for a U.S. military veteran or for someone who is eligible for Medicaid. However, **other possibilities do exist.**

## How to Choose the Right Home Care Agency For Your Loved One

Whether someone you love is learning to live with a newly diagnosed condition or undergoing rehab to recover from a surgery, illness or injury, you'll want to ensure they have access to the medical support they need at home.

As a caregiver, one of the best things you can do to help your loved one is to do your research on home care services and the agencies that are available to help in your area. Knowing what to look for **when choosing a home care agency** is the key to ensuring your loved one is able to remain safe and comfortable in their home for as long as possible.

- **Step 1: Do your research.**

Know the **types of home care services** and the agencies that are available to help your loved one in your area. Check the agency's **credentials, licensing and certifications** to ensure they are a valid business that you can trust to care for your loved one.

- **Step 2: Involve your loved one.**

If your loved one is able, involve them in selecting the home care agency that will care for them. This will give your loved one a chance to voice any questions, concerns or desires they have before you get further in the process.

- **Step 3: Determine the most important factors that will impact your decision.**

Make a list of "must-haves." Include everything that your future home care agency should have or can offer your loved one. Cross off any agencies that don't have one or more of your must-haves. This will make it easier for you to whittle down your list.

- **Step 4: Schedule introductory calls.**

Whether you meet over the phone, in person, or via an online Zoom session, get to know the people who will be working in your loved one's home. Think of this interview as a chance to confirm which option is best for your family. It's important that you feel comfortable with the staff working together to provide care for your loved one. Introductory calls with agencies will be an opportunity for you to get a good sense of which agency will be the best fit for your family.

- **Step 5: Prepare a list of questions to ask.**

Before your introductory calls, prepare a list of questions to ask the people you are considering to be caregivers for your loved one at home. Don't be afraid to speak up—a reputable and trustworthy home care agency will welcome any questions.





## A Unique Approach: Care Customized to the Individual Receiving It

Wouldn't it be great if in-home care could be customized to the unique individual receiving it? It can be — when you choose Interim HealthCare as your home care agency.

Our approach to care focuses on more than simply treating a patient's physical needs. We engage their mind, body, spirit and family in a personalized plan of care that enriches their life and improves health outcomes. We call it our HomeLife Enrichment® model of care, and it is raising the caliber of home care to a whole new level.

### Holistic Care Designed to Enhance Results and Enrich Lives

At Interim, we believe the best care happens at home where life is lived and care is personal. When care is customized to an individual's unique needs, it can't help but enrich their life and produce exceptional results. That's what HomeLife Enrichment® (HLE) is all about, and it is the standard of care that has distinguished Interim HealthCare as a leader in home healthcare, personal care and support, and hospice.

## The Bottom Line: You Can't Put a Price Tag on Peace of Mind

When you take the first step towards finding in-home care for your loved one, you will likely have many questions. Just remember your family shouldn't settle for anything less than the very best in-home care. That's what our Interim HealthCare wants for your family, too.

Here's our promise to you—we will look beyond your loved one's basic needs to care for their mind, body, spirit and family. It's the way we approach caring for your loved one in their home that distinguishes us as a leader in our industry. And, it's why Interim HealthCare is the first choice in home care for families nationwide.

If you're ready to speak with someone about your home care options, [contact a location near you](#).