
HIRING A HOME CARE AGENCY

When evaluating home care, the first step is to understand the type of help available and what you, your family or loved one may need:

Emotional care

companionship, meaningful activities, conversation

Household care

cooking, cleaning, laundry, shopping

Personal care

bathing, eating, dressing, toileting

Health care

Medication management, physician's appointments, medically prescribed therapy (physical therapy, occupational therapy, speech therapy)

Please note

Home Care Agency expenses are typically paid for out of pocket. Medicare only pays for a home care worker (skilled or personal) for a short period, typically following a hospital stay. For an individual to qualify for Medicare coverage, a doctor will have to verify that the individual is homebound and requires part-time help.

If someone is recovering from surgery or needs long-term care for a chronic illness or disability, in-home care may be an option. Home care services range from household support, such as cleaning, cooking and running errands, to skilled care provided by nurses or therapists.

Non-medical or companion agencies

Agencies that provide non-medical care are not licensed and are typically not covered by insurance. Companion or home helper services include keeping the person company and doing light chores like helping with cleaning or picking up prescriptions from the pharmacy. Workers have varying levels of experience and training. Frequently these agencies are small, locally run businesses that are franchises of larger, national companies.

Licensed home care agencies

Agencies that are licensed by the state and can provide skilled nursing and personal care services. Some provide long-term personal care to patients through contracts with Medicaid. Most services, however, are paid for by the patient or the family.

Selecting a home care agency and finding help

A home care agency will source and find the appropriate caregivers for you, your family member or a loved one. Once you have researched home care agencies in your area and you are ready to do a phone or in-person interview with a representative from an agency, please consider using the questions on the following page.

Release from liability: Any selections the individual or family makes in terms of care are the sole responsibility of the decision maker. The Financial Advisor, Legg Mason, and The Center for Innovative Care in Aging at the Johns Hopkins University School of Nursing are held harmless and released from any liability that may occur from selecting an agency, a care center, caregiver, community or facility.

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Agency background and policy

How long has your agency been in existence?

How many caregivers are in your network?

What process do you use to onboard caregivers? Do you interview everyone in-person?

Do you perform background checks? Can you share background checks on a specific caregiver, upon request?

What are the procedures for overseeing the hours that a caregiver works and whether or not they have performed their duties?

What licensing or insurance is used to ensure caregivers are covered?

Is your agency or the caregiver held liable if something were to happen to a client under their care?

Have you had instances in the past year where a caregiver was accused of elder abuse or another form of negligence?

What do you do with negative feedback you receive from clients about a particular caregiver?

Do you have reviews/comments from clients that I can review about your agency, your caregivers and/or the type of care provided?

What are the processes in place for communication and staying in touch with me and my family?

Agency background and policy (Continued)

How are problems addressed and resolved? Whom can I contact with requests, questions or complaints, and is there someone available to speak to 24 hours a day?

When can services begin?

Caregiver training and availability

When are caregivers available (days, nights, weekends)?

What training or continuing education is required for the caregivers?

How are the caregivers trained to handle emergencies?

Can I expect to work with a particular caregiver on an ongoing basis, assuming he/she is available?

Do you have a vacation policy for caregivers? If so, what is the policy?

How are you staffed to cover caregiver illnesses, emergencies, or vacations, so that there are no gaps in care?

Are there any limitations on how long a caregiver can stay or work with us?

Do you allow for a trial period with a caregiver? If so, what is that trial period?

Do you have a caregiver who can help with the following (list any items that you, your family member or loved one may need help with)?

Are caregivers asked to provide status updates to your agency and perform periodic check-ins?

Home care costs

What does the care we discussed cost? What are the hourly, weekly, monthly and annual costs?

What would it cost if we needed care during the evenings or weekends?

What would it cost if we needed care overnight?

Are any services charged at an "ad hoc" rate? Do you have a rate sheet or a document that details the costs?

Do costs vary based on the types of skills needed (e.g., home care vs. skilled nursing)?

Are any costs covered by insurance, Medicare or Medicaid?

Would financial assistance be available, if needed?

Other important questions

Will nutritionists, dieticians, counselors, therapists or other specialists consult with me, if/as needed?

Can you provide a copy of any/all legal documents (e.g., a patient's "bill of rights") for review?

Sources referenced:

HomeHealthCareAgencies.com: <http://www.homehealthcareagencies.com/resources/selecting-a-home-care-agency/>

"Medicare and Home Health Care," Center for Medicare and Medicaid Services, U.S. Dept of Health and Human Services, revised May 2010, pp. 15-18:
<https://www.medicare.gov/Pubs/pdf/10969.pdf>

National Center on Caregiving: www.caregiver.org

Care.com: www.care.com

Medicare.gov Home Health Care: www.medicare.gov/HHCompare

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