

Knowing the Difference Makes All the Difference, Part I

The Differences Between Medicare Certified Home Care Agencies, Private Home Care Agencies and Home Care Registries

As you age, you should expect to spend some time in a hospital. But most of the time you will get care at home. Providing quality home care is a significant investment. The most important matter to consider is what happens *after* you are discharged. Where are you going to get the care you need? Who is going to provide it? What kind of care will you really need?

In this column, you'll get some advice on how to answer these vital questions. You'll discover that the answers are in your hands—that *you have the power to decide* where *you get the care you'll need*, *who will provide that care*, and *exactly the kind of care you're going to need*.

When it comes to home care, there are a lot of confusing choices. As with any major purchase, you want to research all of the possibilities and find the one that is right for you—in terms of your health care needs, your resources and your personality.

In most—if not all—cases, your insurance only covers a short hospital stay. So you need to prepare for longer term care in your own home. For home care, you have three main options:

- Certified Home Care Agency
- Private Home Care Agency
- Home Care Registry

By the time you're done reading this article—the first in a three-part series titled “Knowing the Difference Makes All the Difference”—you'll understand how each option works and which one is right for you and/or your loved one.

▪ **Certified Home Care Agencies**

According to the Home Care Alliance of Massachusetts, there are 120 Home Care Alliance member agencies, which care for more than 120,000 elderly and home bound citizens in the Commonwealth.

Certified Home Care Agencies follow stringent Medicare and Medicaid guidelines and rules. These guidelines and rules govern how the agencies provide quality health care at the most cost effective rate. Believe it or not, the most important words in that description are not ‘quality health care’, but rather ‘cost effective rate’.

Your insurance policy dictates the type and duration of care you receive in a Certified Home Care Agency—based on your medical needs. Before you need a Certified Home Care Agency, contact your insurance provider to find out the types of services your policy provides as well as the length of time you're eligible to receive those services.

Your biggest advantage with a Certified Home Care Agency is that no money comes out of your pocket. Another advantage is that because of the stringent guidelines and rules, you pretty much know the level of care you will receive.

The primary disadvantage of using Certified Home Care Agencies is that it is not a long term arrangement. Certified Home Care Agency providers can only care for you in your

home for a limited time. Once they're done with you, you're either better or you're not. If you're better, great. If not, you move up the continuum of care ladder based on your needs. As your needs evolve, you will need an agency that evolves with you.

You must remember that you have a choice in selecting the Certified Home Care Agency you want to care for you at home. Some hospitals and rehab facilities will tell you who's going home with you. As I've always said, you don't want anyone in your house that makes you uncomfortable. Make sure you choose the Certified Home Care Agency provider you want; research and prepare for that choice before you have to make it. Don't wait until it's too late and someone who doesn't know you or your needs chooses for you.

▪ **Private Home Care Agencies**

Private Home Care Agencies like Harmon Home Health give you customized care. This kind of in home health care is vital because it is tailored to your specific needs. But, Private Home Care Agencies are not governed by the same stringent guidelines and rules that govern Certified Home Care Agencies. In fact, you may be frightened to learn that Massachusetts has very few rules governing Private Home Care Agencies and Home Care Registries. This means you could be at the tender mercies of an unqualified, uneducated and unconcerned provider.

Be diligent when you interview Private Home Care Agencies. Here are some of the questions you should ask a potential Private Home Care provider (and make sure they provide documentation!):

- Is the agency a member of the National Private Duty Association? (Check it out at www.privatedutyhomecare.org)
- Does the agency run criminal background checks on all employees, and cross-check all staff with the Nurses Aid registry?
- Is staff supervised by a Registered Nurse while in the field?
- Is the Agency licensed by the Division of Occupational Safety (DOS)?
- Is management available 24-7?
- Are the caregivers covered by Worker's Compensation, Liability Insurance, and Payroll taxes?
- References: Ask for them and check them!

▪ **Home Care Registries**

Home Care Registries act as a middleman between you and your prospective caregiver. After assessing your needs and reviewing your file, they find you a caregiver. What qualifies them to make these determinations? Well, no one is really sure. The fact is, many Home Care Registries operate off the radar screen of official health care agencies. Some Home Care Registries even present themselves as official health care agencies when they really are not. If you're not sure, ask.

Professionally and personally I don't like Home Care Registries, and here's why:

- Staff are unsupervised and unmonitored
- Cases are not monitored or evaluated
- There is minimal interaction and thus the quality of care suffers immeasurably
- Nobody is on call for backup in case of emergency
- The quality of care you receive is not inspected

- Most clients don't know that they are responsible for paying Payroll Taxes

In spite of these shortcomings, Home Care Registries continue to thrive. They do so under the guise of providing value and choice to the consumer—that is, you. While you definitely want to be mindful of value and choice, your long term care is the most important consideration.

If you're investing in Private Home Care services, you do not want to gamble. Hiring a Home Care Registry is a gamble.

My advice is simple: Do your homework. Research. Assemble a list of questions. Conduct interviews. Hold your prospective providers accountable for their answers. Here are a few places to begin your research:

- www.privatedutyhomecare.org (National Private Duty Association)
- www.thinkhomecare.org (Home Care Alliance of Massachusetts)
- www.fiftypluscaregivers.com (This is a local resource)

Next week, you'll discover how you can benefit from the often confusing regulations governing the private home care sector. Remember, the essence of home health care is to provide individuals, families and loved ones with services that promote maximum comfort and independence in the home.

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