



## Choosing an Agency for In-Home Care

### Services

Choose an agency that will provide all the services you need for your parent or loved one. If you need help identifying these, speak with a doctor, care manager, or hospital discharge planner if the person just left the hospital. These people can refer you to agencies. Once you make your list of agencies, start by calling them. Here are some questions to ask:

**Yes No**

- Is this agency licensed by the state?
- What services does it provide?
- Are services available 24 hours, 7 days a week?
- How does the agency decide what services are needed or not over time?

### Know the Staff

The people providing services will have direct contact with your parent or loved one, so you'll want to know as much as possible about their qualifications.

**Yes No**

- What kind of different staff does the agency have available: registered nurse, physical therapist, speech therapist, nutritionist, social worker, homemaker/home health aide?
- What services does it provide?
- Are services available 24 hours, 7 days a week?
- Does the agency do background checks on all staff?
- Who supervises the staff?
- Are the staff bonded (insured against theft or loss to a home) through the agency?

- Do the same staff members care for a client, or do they rotate among different clients?
- What is the procedure if a staff person doesn't show up?
- Can you request a different staff person to provide care if you are unhappy with the worker the agency sent?

### **Costs**

There are several ways to pay for home-care services:

- ≈ Out of your own pocket
- ≈ Through Medicare, Medicaid, or some other public programs;
- ≈ Through Medigap, long-term care insurance or other commercial policies.

Outside assistance with paying for home-care services is generally limited and usually covers only short-term home health care needs. Eligibility for Medicare or Medicaid payment requires an agency to meet certain federal standards and provide skilled nursing services. That means these programs don't pay for personal care or homemaker services.

Persons eligible for coverage under the programs must be homebound and under a doctor's care.

### **Here is what you need to know regarding cost:**

- Is the agency certified to be paid by Medicare or Medicaid?
- Are there deposits, fees or any extra costs besides those charged for each month?
- Does the agency reduce fees for people who can't pay for all of their care themselves?
- When did the agency last increase its costs and by how much?
- How often does the agency bill for costs? Does it bill Medicare or the insurance company directly?
- Are all cost and payment expectations in writing?
- Is there a contract you can review before making a decision? Make sure you understand everything on the contract. Question any parts that are unclear or contradict information you've been told.

## Quality

You know it when you see it, but it can still be hard to measure. Here are some questions to help you gauge the quality of an agency and the care it provides:

- Does the agency have references or satisfaction reports for itself and staff?
- Does staff receive ongoing training?
- Does the agency provide written job descriptions so clients know what duties to expect from the staff?
- Does the agency have quality of care standards and a plan or program to maintain and improve quality?
- How often does staff communicate with family members and by what means (written report, phone call, email, etc.)?
- What kind of system is there for receiving client problems or complaints and resolving them?
- Is there a written plan of care for each client? Are clients and family members involved in creating and reviewing it?
- How long has the agency been in business? Who owns and operates it?
- Is the agency inspected by an outside organization? When was the last inspection? Are inspection reports available?