



7 Mistakes to Avoid When Selecting Homecare for Your Loved Ones

Finding home care for yourself or your loved one can be a very intimidating task. Most people know very little about home care until they find themselves in a situation where they need to make a decision about selecting a home care company to care for their loved one. For many people, their first encounter occurs when a loved one is ready to be discharged from the hospital or rehabilitation center. A social worker or discharge planner may suggest to you that your loved one needs care at home after discharge. You may receive a list of agencies to choose from, but how do you know which company to select? There are 7 common mistakes that people make that you can avoid when you find yourself seeking a home care services.

1. Unrealistic Expectations

A common mistake that many people innocently make is to have unrealistic expectations about what can and can not be done by a home care agency. Many people assume that all agencies and caregivers provide exactly the same services and that they know what you specifically want done for your family member. Never assume-if there are certain tasks that you want accomplished, speak with the home care agency and make your needs known. For example, if you are looking for someone to assist your loved one with bathing each morning and also need that person to do light housekeeping, laundry and errands, share that with the agency ahead of time. Some agencies have different levels of caregivers for different tasks.

2. Try to save money by hiring a caregiver privately

When searching for the right person to take care of your loved one, use caution when trying to shave costs by hiring privately. Some people run ads in the classified sections of the newspaper or go to websites to find caregivers online. You may save a few dollars initially by hiring someone this way, but how well do you know that person? Are you able to properly screen and interview them? Unfortunately many caregivers have learned how to interview very well in order to deceive the potential employer. Only a skilled recruiter with the proper training and experience knows exactly what to look for.

Another area of concern is what you do when that person is sick or needs time off. By selecting a reputable home care agency, the screening has been done for you by qualified personnel and replacement caregivers are available should the need arise.

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3. *“Sugarcoating” Your Needs*

If you have a family member that requires special care, or heavy assistance such as total transfer with special equipment, tell the home care agency about these needs. Some people feel the need to “sugarcoat” or downplay special needs for fear that no one will come out to help them. When you do this, you are creating a serious safety issue for your loved one as well as the caregiver. Home care agencies need to know these details of care in order to provide a caregiver that is appropriately skilled. Minimizing the level of care needed can also result in a higher turnover of staff. This high turn interferes with the continuity of care for your loved one and creates unnecessary disruptions to the household.

4. *Ineffective Communication*

When searching for the right home care agency for you and your loved one, be sure to communicate what your needs are. You should be able to speak with an agency representative and list the tasks that you want done. The agency you choose should be attentive to your individual needs and agree to provide you with the services that you say that you want/need, and not the other way around. Every client/patient is unique and a home care agency should provide individualized care that meets the needs of each client. Your responsibility is to communicate to the agency what those needs are. Once care is in place, continue to communicate effectively with the agency if those needs change. Don't be afraid to call the home care company if you have a complaint about the care your loved one is receiving. The company should be responsive to you when you make contact with them about an issue.

5. *Assume higher prices equals higher quality*

Sometimes the old adage, “you get what you pay for” is true. But you can get find high quality care at home for your loved one at very affordable prices. Look for the registry (or consumer directed) model of home care when selecting an agency. With the registry model, you are in control of the care provided. That control includes how much you are willing to pay for the services you need. Since caregivers set their own rates and you dictate what you are willing to pay, one of the registries main jobs is to find a good match between the two. Because the registry takes a much smaller fee than an agency, it is usually possible to make both the consumer and caregiver happy financially, thus creating a mutually happy relationship

6. *Assume private pay home care is too expensive*

How do the elderly afford quality homecare for themselves? There are several possible ways to afford private pay homecare, even when the costs seem out of reach.

- Most major diseases such as Alzheimer's, MS, and Cancer offer programs to assist individuals with that particular illness. Check with your local agency supporting your illness for local community resources. Additionally, many religious organizations have some funds available for its members.

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- Hospice services are now available for much longer periods and for many more situations than most people are aware of.
- Long Term Care (LTC) Insurance is an option usually has a home care benefit included. Children need to check and see if their parents have purchased this insurance, as the seniors often forget that they even have this.
- Home Equity Conversion Mortgage (HECM), formerly known as reverse mortgage is a loan you take on the equity you have accrued in your house. This option allows you the funds needed for homecare in order to remain in the comfort of your own home environment. This type of loan has been looked at unfavorably in the past, but can actually be very beneficial in the right situation.
- The Veterans Administration has established a pension program whereby the purchase of personal care and attendant home services are paid for through a Veteran's acquired pension. This plan helps senior veterans afford private pay home care.
- A knowledgeable home care service can help you with many of these seemingly confusing options.

7. Assume “bonded” caregivers are more trustworthy

Many people, in their search for the right home care company hear the term “bonded and insured” and assume that means more than it does. Don't let those terms give you a false sense of security. To many, those terms are equated with trustworthy. In fact, if you were to have a problem (such a theft) with a caregiver, the fact that they are bonded often provides little result. In a situation where you suspect a caregiver of theft for example, you would probably assume you could just call the agency and they would provide monetary replacement for your loss of property. The reality is, that you would be required first to call the police and file a report. Additionally, the person you suspected would then need to be convicted of the charges before the agency is liable. To get to that point is often a difficult battle, because proving the charges is difficult. You are better off selecting an agency that has a thorough process of screening potential caregivers that includes interviews, reference checks, and extensive background checks. Another tool you can use to screen an agency is to look for one that is certified through a review company such as Senior Approved Services.

Use the guidelines listed here to avoid some common but costly mistakes. Ask as many questions as you need to in order to feel comfortable with your decision. If you don't get a receptive staff member at one company, try another and another until you feel you have found the right company to meet your unique home care needs. This report has been brought to you courtesy of Family Choice Home Care. If you have questions on any of the above topics or are in need of home care services you can trust, call Family Choice at 888-257-3550