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What is Home Care and How Can Long-Term Care Insurance Factor in You or Your Loved Ones Decision to Remain in the Home as Aging Occurs?

Most people still mistakenly associate long-term care and long-term care insurance with nursing homes. In fact, just the opposite is true.

According to the LTCi Sourcebook, published by the American Association for Long-Term Care Insurance, some 7.6 million individuals currently receive care at home because of acute illnesses, long-term health conditions, permanent disability or terminal illness. By comparison, there are just over 1.8 million individuals in nursing homes. Home Care is a viable option for most long-term care situations and most people would make the choice of living independently in their own home as long as they can.

Home Care Defined

Most people are most comfortable in their own environment where they feel safe and close to the things they love. Home care is the long-term care option that promotes an individual's independence. It allows for the ability to continue with the normal, daily routines that individuals want to enjoy as long as possible. The goal of home care is to provide in-home care for those who need it, and to allow an individual to remain living at home as long as possible, regardless of age or disability.

Home care services cover a wide range of services, homemaking and companionship along with meal preparation and medication reminders. Services may also include personal care services, or those that help with the activities of daily living, including; bathing, dressing, and grooming. Home care services promote a safe and functional lifestyle. Caregivers can help with all sorts of daily living tasks; brushing teeth, securing the buttons on your shirt, or stand-by while you bathe to make sure you do not fall. Laundry assist and house chores are all components of services which can be offered to assist in an individual's decision to remain living in their own home environment.



Another added element of Home care is skilled services. These services utilize the expertise of a nurse may also be grouped within the home care category. Services include checking vital signs, coordinating with doctors and other healthcare professionals working with the individual, and performing comprehensive evaluations of health and community needs to keep individuals safe at home.

Most often, skilled nursing services are provided by home health agencies; often your home care agency will be associated with home health agencies in your area that can provide a higher level of care through nursing in the home when those services become necessary. It is important that you work closely with your Home Care provider and ask questions specifically surrounding the services which need to be performed. Partnering with the right agency can make all the difference in the world surrounding continuity of care and making sure that you or your loved ones is in the right hands at the right time of need in their lives. Through-out the process and as the needs for care change Home care can be a highly effective interim solution for individuals who are not sick enough to need nursing services but just need a little help to stay safe and independent in their homes.

Who Provides Home Care

Not all home care services offer the same peace of mind, and there are some important, but often unrecognized, issues to consider when hiring a caregiver. Home care services are best when provided through an agency that employs, trains, provides continual caregiver supervisory oversight, insures and background checks its caregivers. This allows to you have peace of mind knowing that you are bringing someone into your home that you can trust. In addition, the agency will take care of any legal issues that occur should the caregiver or client be injured on the job.



On the other hand, a home care registry is an organization that helps you locate a caregiver and places one in your home on an independent contractor basis. Registries do not employ caregivers, nor do they take responsibility for their training and supervision. A private caregiver or an independent contractor with a home care registry may be highly compassionate, lower in cost, and an overall good fit with the client, but remember you will be liable for the payroll taxes and possible work related injuries of the caregiver.

Hiring a caregiver that is not continuously trained by an agency that employs him or her creates a situation where you don't know if the caregiver has the skills to perform the needed tasks, especially as cares with the individual change and without a skilled team involved subtle changes to a individuals abilities to do things for themselves can be missed. This oversight could result in injury or an individual's ability to remain in their home living independently.

Long-term care insurance will reimburse you for whatever home care you choose, and of course you want your benefits to last as long as possible; just keep in mind the hidden costs of a private caregiver or an independent contractor and remember the benefits of using a trusted, professional caregiver from an agency to keep you safe and independent in your home, who can provide long-term home care, and a continued trustworthy relationship.

10 Questions to Ask before Hiring a Home Care Provider

Visit www.helpinghandswi.com for important details surrounding your choice in deciding the best agency to fit your personal needs.

Which Home Care Services Will Long-Term Care Insurance Cover?

With advancements in medical technologies, people are increasingly living longer lives. This longer life, though allowing us to have greater life experiences, also increases the chances that we will experience long-term illnesses that require help in order to continue living safely in our homes. Activities of daily living (ADL's) is a term you might hear that refers to the things we do on a daily basis to take care of ourselves, including bathing, dressing, and using the bathroom.

Individuals with many chronic, or long-term, diseases often have trouble performing some of these ADL's, and the need for assistance with these activities is a measure used to assess when an individual is eligible to use Long-term care insurance benefits.

Depending on your policy, you might have a waiting period before you can access your funds. Does your policy allow you to start collecting benefits on the day you begin receiving assistance, or are you subject to a waiting period of anywhere from 30 to 120 days? It is important to ask these questions and get advice from your broker when deciding which policy is best for you.

Likewise, you will want to seriously consider when the right time to initiate your claim is. The waiting period often corresponds to the benefit period, or the maximum amount of time that the insurance company will pay benefits. Often, the longer the waiting period before benefits begin, the longer the company will pay for your care. Benefit periods are typically three to five years, and correspond to the lifetime benefit cap, or the maximum dollars that will be paid by the

insurance company on the policy; these figures are related in terms of the maximum daily benefit over the number of years in the benefit period.

You should discuss and weigh your options carefully with your broker and consider what your needs may be if you experience a stroke, are diagnosed with cancer or other situations where you have the potential to live a long time needing just a little bit of help to stay in your home. Long-term care insurance can help you pay for the home care you need as you age if you anticipate your needs and choose your policy accordingly.

It is important to know that the cost of long-term care is expected to grow significantly over the next few decades. In the next thirty years, the annual cost of long-term care is expected to increase over 330% to over \$300,000 a year for a home care aide and even more for a nursing home or assisted living facility. For most of us, that means that the care we need as we age will be more than we are able to save through investments or other private sources, making Long-term care insurance a smart investment in our future independence and safety.



Today, home care services through an agency cost roughly \$14 to \$28 per hour. On average, individuals from the general population use twenty hours of home care each week for about six months. Those with Long-term care insurance use thirteen months of care, on average, at about twenty hours per week. Consider these averages as you and your broker design your policy.

Why Sooner Can Be Better

While none of us want to dwell on a time when we're no longer able to take care of ourselves, the truth is that the earlier that we consider our future needs and plan for them, the more likely we are to be prepared and to minimize the stress felt by our families and ourselves when the time does come. In addition, financial planning prior to long-term care needs begin will give you a greater choice of intervention, and put you in the driver's seat.

Many don't know that there are significant benefits to purchasing long-term care insurance earlier in life. For one, the price of long-term care insurance premiums is significantly lower when you are younger. For the same policy, yearly premiums for policies purchased at the age of fifty are significantly less than premiums purchased at the age of seventy. In addition, the earlier you purchase your policy, the more likely you are to have your application approved.

By planning ahead, you will be best prepared to secure an affordable policy that helps you stay at home when the time comes. In addition, many policyholders wait longer than necessary to start using their benefits. They intend to save their benefits for when they need them more, but in actuality, intervening with home care earlier in a disease or aging process can help prolong one's ability to stay at home, and stave off the need for a higher level of care or relocation to a nursing home.

According to the National Center for Injury Prevention and Control, falls are the leading cause of injury among the elderly. When an elderly person falls, they are more likely than younger people to end up in the hospital and often, to come back home unable to perform their normal activities. Having a home care aide can help prevent these fall emergencies. If a fall has already occurred, home care may be an appropriate intervention during recovery. Just because you cannot walk up a flight of stairs unaided, does not mean a move to a facility is required as a permanent decision. Long-term care insurance can fund home care that will allow you to remain at home where you are most comfortable, with safety and independence. Helping Hands Caregivers thanks The American Association for Long-Term Care Insurance for providing the information detailed in this article regarding Long-Term Care Insurance.

For more information regarding Long Term Care insurance:
American Association of Long Term Care Insurance - <http://www.aaltci.org>
Federal Long Term Care Insurance Program - www.ltcfeds.com