WHAT IS HOME CARE

Live-in Care, Home Care, Home Health Care and In-Home Care are some terms used for services brought into the home to provide assistance with a person’s daily needs. Home care can provide the help needed to remain independent at home. The person receiving the care may be recovering from an illness or accident, facing a terminal illness, has a disability, or is frail due to age. Whatever the type of care needed, ranging from simple household tasks to skilled nursing procedures, a home care agency or an independent home care worker can be hired to provide the services.

You will see terms such as homemaker, companion, personal care worker (PCW), Certified Nursing Assistant (CNA), and nurse’s aides frequently used to describe a home care worker.

WHEN TO USE HOME CARE

When considering using home care services and deciding what type of in-home care to choose, think about the areas where assistance is needed. The following list may help you.

<table>
<thead>
<tr>
<th>Needs</th>
<th>Notes</th>
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<td>Meal preparation</td>
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<td>Grocery shopping</td>
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<td>Assistance with laundry</td>
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<td>Assistance with bills</td>
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<td>Companionship</td>
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<td>Transportation</td>
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<td>Walking inside/outside of the home</td>
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<td>Assistance with bathing</td>
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<td>Assistance with dressing</td>
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<td>Assistance with toileting</td>
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<td>Assistance with feeding self</td>
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<td>Light housecleaning</td>
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<td>Monitoring of medication</td>
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<td>Monitoring of diabetes</td>
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<td>Monitoring of blood pressure</td>
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<td>Wound care</td>
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<td>Injections</td>
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Below you will find a list, with a description, of the different types of home care options available in Brown County. You will also find some funding options that may be available to help cover all or a portion of the cost of your care.

**IN-HOME WORKER PROGRAM OF THE AGING & DISABILITY RESOURCE CENTER**

The **In-home Worker Referral Program** of the Aging & Disability Resource Center (ADRC) is a reliable referral service for you or your family if you wish to hire an independent home care worker. The home care worker is recruited, screened, and interviewed by the In-Home Worker Specialist. All applicants are asked to have at least two years of related experience. Criminal background checks are conducted and personal references are checked. The workers are NOT employed by the ADRC but are employed by you or your family member.

When you or your family member makes a request for an in-home worker, an Information & Assistance Specialist (I & A) from the ADRC will talk to you over the telephone, at the ADRC, or in your home to help define the exact care needs. When your needs are determined, an I&A Specialist will request that the In-Home Worker Specialist search the database for potential workers who are able to respond to your needs. These names are then given back to an I&A Specialist for review, who then in turn passes the names on to you or your family member. This search for available workers takes about 3-4 days. We recommend all workers are called and interviewed to determine which worker would best match what you are looking for. You or your family member is responsible for the hiring and supervising of the in-home worker.

For further information contact the Aging & Disability Resource Center of Brown County (ADRC) at 920-448-4300 Monday through Friday 8:00am-4:30pm.

**FINDING AN INDEPENDENT HOME CARE WORKER ON YOUR OWN**

Many people choose to find home care workers through the newspaper or through advice from friends/neighbors who have had independent workers in their home. We would offer a word of caution about this approach. While many workers have very good intentions and may be excellent workers, remember when you hire someone independently you are the employer. You are responsible for all of the benefits and drawbacks of this employment agreement. If you have questions about how to proceed with hiring a worker, contact the **In-Home Worker Specialist** at the Aging & Disability Resource Center of Brown County for informative handouts. Call 920-448-4300 Monday through Friday, 8:00am to 4:30pm.
HOME HEALTH CARE AGENCY

In Wisconsin, a licensed home health agency is defined as an organization that provides part-time and intermittent skilled nursing and other therapeutic services on a visiting basis to persons in their homes. Agencies which do not provide nursing care, but offer assistance with activities of daily living (such as bathing, dressing, or using the bathroom) or offer assistance with instrumental activities (such as housekeeping, preparing a meal or medication management, etc.) do not need to be licensed.

There are several ways to locate a home care agency in Brown County. Below are some ways to find a suitable agency that will best meet your needs.

- Consult with your health care provider
- Consult with the hospital discharge planner or nursing home social worker
- Consult with friends and neighbors
- Refer to the home care list provided by the Aging & Disability Resource Center, call 920-448-4300 or visit www.adrcofbrownecounty.org

Once you have located several agencies, you may want to gather information on each agency to determine which one is suited to meet the current care needs. Questions to consider when interviewing an agency include:

- How long has the agency been in operation and serving the community?
- Is the agency certified for Medicare/Medical Assistance?
- What certifications or affiliations does the agency possess?
- Is the agency licensed?
- Offers the specific health care services needed?
- Who supervises the home health aide and monitors the quality of care?
- Is a written plan of care provided to the client/family members?
- What are your minimum/maximum hours of service in a day or week?
- How do you screen your workers prior to employment?
- What are the fees?

After you have selected several agencies you may want to contact the Wisconsin Home Health Hotline at (800) 642-6552 or (608) 267-1441 to get additional information such as whether any complaints have been filed against the agency in the last two years or the results of state inspections if it is a licensed agency. When you call you will hear a recorded message asking you to leave a message on an answering machine. You should include: your name, area code and telephone number and whether you are seeking information or wanting to file a complaint. Calls are returned by the next working day.
SUBSIDIZED HOME HEALTH CARE AGENCY

There is a unique program that bridges the gap in health care costs for people who do not qualify for government assistance yet do not have the resources to pay for the entire cost of the home health care services they need. The program is called HELP AT HOME through Clarity Care. Individuals using Help at Home services will be charged based on a sliding scale fee between $3 and $15 per hour, with the average consumer paying less than $6 per hour. Help at Home is designed to meet the needs of individuals who are at or below 350% of the federal poverty level and have a need for home care services due to any of the following:

- An infirmity or disability due to aging
- A physical or mental disability and/or degenerative medical diagnosis
- A developmental disability or traumatic brain injury

MEDICAID (MA) PERSONAL CARE BENEFIT

You must have Medicaid (MA) in order to be eligible for this service. Medicaid Personal Care Benefit is a program that provides personal care services for things such as bathing, dressing, toileting, etc. and is meant to help you stay living in the community.

In order for you to receive Medicaid Personal Care services an assessment must be done to check for eligibility, and your physician must write orders. The care you receive is provided by a caregiver working for a Licensed Medical Home Care Agency. It may be possible for a friend or loved one to be certified by an agency and provide the care to you. The friend or loved one would be paid by the agency that certifies them. The exception to this is that the caregiver cannot be paid to provide care to a spouse or a minor child. In addition, the caregiver cannot have been convicted of a crime that directly relates to the occupation of providing personal care or other health care services.

For more information or to get a list of Licensed Medical Home Care Agencies that provide Medicaid Personal Care contact the Aging & Disability Resource Center of Brown County (ADRC) at 920-448-4300 or visit our website at www.adrcofbrowncounty.org.
PALLIATIVE CARE

Palliative care is a type of medical care that helps anyone with a serious illness ease their suffering and improve their quality of life. The Palliative Care team of doctors, nurses, and other specialist, along with your doctor, tend to the physical, spiritual, and emotional needs of you and your family. Palliative Care can be given wherever you reside.

If you reside in a facility, you should check with that facility to see which Palliative Care providers they contract with. Some examples of services you can get from a Palliative Care provider would be assistance with bathing, assistance with medications, treating symptoms of your serious illness, or support and guidance in making decisions about treatment options and goals. Palliative Care is generally not covered by Medicare or Medicaid.

If you are low income and would not be able to afford Palliative Care services, Unity is the only Palliative Care provider that offers a sliding scale fee based on your income.

LIVE-IN CAREGIVER

If you need around the clock assistance and prefer to receive it at home, a Live-In Caregiver might be a good option for you. Generally, an agency that recruits live-in caregivers will interview you to better understand your individual needs and personality. This results in a better match. Some agencies charge a one-time finder’s fee. In addition to the finder’s fee, the cost for a Live-In Caregiver can range from $120 to $170 a day depending on your particular needs.

PUBLICALLY-FUNDED LONG-TERM CARE PROGRAM

The publically-funded long-term care program helps people who are elderly or disabled who need long term care services to stay in their homes and community. Its purpose is to provide cost-effective alternatives to expensive care in institutions and nursing homes. Some examples of services you might receive through the long-term care program are Home Health Care, Home Modifications, Personal Care, or Housekeeping. You might be eligible for this program if you have the same level of care needs as nursing home residents do.

There are no income limits on eligibility for long-term care, however, income guidelines are used to determine if the program will pay part or all of the cost of services that you need. There are some asset limits on eligibility. All other funding sources will be considered before long-term care funds are used to pay for services. In Brown County, there is a waiting list for long-term care funding.

For further information contact the Aging & Disability Resource Center of Brown County (ADRC) at 920-448-4300 Monday through Friday, 8:00am to 4:30pm or visit our web site at www.adrcofbrowncounty.org.
LONG-TERM CARE BENEFITS FOR WARTIME VETERANS AND THEIR SURVIVING SPOUSES

VA’s pension program provides monthly benefit payments to certain wartime Veterans with financial need, and their survivors. A Veteran may generally be eligible if he/she:

- Was discharged from service under other than dishonorable conditions, AND
- Served 90 days or more of active military, naval or air service with at least 1 day during a period of war, AND
- His/her countable income is below the maximum annual pension rate, AND
- Meets the net worth limitations, AND
- Is age 65 or older, OR is a patient in a nursing home, OR is receiving Social Security disability benefits.

*Veterans who entered active duty after September 7, 1980, must also have served at least 24 months of active duty service. If the total length of service is less than 24 months, the Veteran must have completed his/her entire tour of active duty.

Aid and Attendance (A&A) is an increased monthly pension amount paid to a Veteran or surviving spouse. You may be eligible for the increased A&A amount if:

- You are eligible for basic pension benefits AND
- You require the aid of another person in order to perform activities of daily living, such as bathing, feeding, dressing, toileting, adjusting prosthetic devices, or protecting yourself from the hazards of your daily environment OR
- You are bedridden, in that your disability or disabilities require that you remain in bed apart from any prescribed course of convalescence or treatment, OR
- You are a patient in a nursing home due to mental or physical incapacity, OR
- You have corrected visual acuity of 5/200 or less, in both eyes, or concentric contraction or the visual field to 5 degrees or less.

Housebound is an increased monthly pension amount paid to a Veteran or surviving spouse who is substantially confined to his or her home because of permanent disability. You may be eligible if:

- You are eligible for basic pension benefits AND
- You have a single permanent disability evaluated as 100-percent disabling AND, due to a disability or disabilities, you are permanently and substantially confined to your immediate premises, OR
- You have a single permanent disability evaluated as 100-percent disabling AND another disability or disabilities, independently evaluated as 60-percent or more disabling.
The Federal VA offers a financial assistance program entitled “Non-Service Connected Pension with Aid and Attendance” that can assist wartime Veterans and their surviving spouses while residing in a nursing home, and in some cases while in an Assisted Living Facility/CBRF.

The VA reviews several factors to determine eligibility including income, net worth, level of disability and medical expenses. Generally those with assets of $80,000 or less (not including their primary residence) are financially eligible for this benefit program. Entitlement to pension benefits is determined on a case-by-case basis and requires the completion of 5 separate VA forms. For further information contact Brown County Veterans Service Office at 920-448-4450, Monday through Friday, 8:00am-4:30pm.

OTHER PAYMENT SOURCES

- **Medicare** may pay for some of the cost of home care but generally require that the care be skilled nursing care or therapy. Medicare will not automatically pay for in-home care. The home health care agency can help you with questions regarding Medicare payment.

- **Private health insurance** may pay for services of a home health aide or a nurse as well. The insurance company, however, may place restrictions on what home care services are covered which are similar to Medicare restrictions. Contact your health insurance company with questions.

- **Long-Term Care Insurance.** Depending on the policy purchased, it may pay for some or all the cost of your home health care needs. You should talk with your insurance agent if you have questions.

For additional information, please contact the ADRC at (920)448-4300.  
www.adrcfwbrowncounty.org  www.facebook.com/adrcbrowncounty

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