

Do you think you may need help caring for yourself or someone you love?

Are you feeling overwhelmed by day to day challenges?

Would you like to know whom you can contact for assistance with your care needs?

If you answered "Yes" to any one of these questions, this guide is for you. The information it contains will help you determine needs, locate the help you need, hire and keep helpers, and resolve problems. You will also find information on paying for home care, time saving tools and adaptive aids, easy ways to modify the home, and community resources. Use it as a workbook and tool, a place to get information and to keep your notes.

We at the Fairfax County Area Agency on Aging want you to know that we are here to help. We are open 8:00 a.m. – 4:30 p.m., Monday – Friday, and will return any after-hours calls as soon as possible. You can reach us by:

Phone: 703- 324-7948

Toll-Free: 1-866-503-0217

TTY: 703-449-1186

VA Relay: 711

E-mail: fairfax_aaa@fairfaxcounty.gov

Web site: www.fairfaxcounty.gov/aaa

Home Care Guide

*Information for Persons Who Need Assistance Caring for Themselves
or A Loved One at Home*

Fairfax County Department of Family Services

Area Agency on Aging
12011 Government Center Parkway
Suite 708
Fairfax, Virginia 22035-1104
703-324-7948
Toll-Free: 1-866-503-0217
TTY: 703-449-1186
VA Relay: 711
Web site: www.fairfaxcounty.gov/aaa

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"People over 85 years of age are the fastest growing segment of the population. Half of them need some help with personal care." Source: US Bureau of the Census, May 1995

ABOUT HOME CARE

What is home care?

Home care is health and/or supportive services delivered to persons in their homes.

The goal of home care is to enable a person who needs care to remain at home, while maintaining or improving the quality of life for that person. Home care can:

- help preserve the care recipient's sense of independence and security
- relieve stress for the care recipient and family members or caregivers
- prevent unnecessary hospital or nursing home bills.

Types of Home Care Services

Home care services include supportive services, skilled care, hospice care, equipment and supplies, and infusion therapy.

When given a choice between home care services and institutional care, most people want to receive services at home.

- **Supportive services include:**
 - help with bathing, dressing, shopping, and meal preparation
 - light housekeeping
 - basic companionship
- **Skilled care services, ordered by a physician, include services provided by:**
 - Registered Nurses (RNs) and Licensed Practical Nurses (LPNs)
 - Physical Therapists
 - Registered Dietitians
 - Speech Therapists
 - Occupational Therapists.
- **Hospice Care**
 - helps those who have a terminal illness
 - is given under the direction of a physician
 - requires skilled care intervention or supervision
 - in most cases, a physician must certify that the care recipient has less than six months to live

For more information on Hospice Care contact:
The Hospices of the National Capital Region
Phone: 1-800-869-2136
703-460-9345
Web site: www.hospiceonline.org

- **Equipment and supplies**
 - Are provided by companies known as Durable Medical Equipment (DME) companies or Home Medical Equipment (HME) companies
 - If care is covered under the Medicare skilled care benefits, supplies required for your home care visits should be provided by the home health agency, and you should not be billed separately for them. You may have to pay separately for any supplies that you need between visits or items that you choose to get from someone other than your home health agency.
 - Equipment including hospital beds, walker, oxygen, and other devices are sometimes covered by insurance.
 - A reputable DME or HME company can tell you what is and is not covered by Medicare, Medicaid, or other private insurance companies.
- **Infusion Therapy**
 - specialized therapy used to feed, hydrate, or give medication to a person who has difficulty taking food, liquid, or medicine by mouth.
 - Skilled care agencies often work with pharmacy companies to provide infusion therapy.

For more information:

The Complete Eldercare Planner, Second Edition, *Where to Start, Which Questions to Ask, and How to Find Help*, Joy Loverde, Times Books Random House, 2000

How to Care for Aging Parents, *A Complete Guide*, Virginia Morris, Workman Publishing, 1996

It Takes More Than Love, *A Practical Guide to Taking Care of an Aging Adult*, Anita G. Beckerman and Ruth M. Tappen, Health Professions Press, 2000

When Love Gets Tough, *The Nursing Home Decision*, Doug Manning, In-Sight Books Inc., 1998

IDENTIFYING NEEDS AND RESOURCES

Complete this checklist and answer the questions on the next page before contacting any providers. Then use the chart to compare providers and determine what will best suit your needs.

HOME CARE SERVICES CHECKLIST							
Before contacting any providers, place a check next to the services that you think may be needed.	Provider:	Provider:		Provider:		Provider:	
	Phone:	Phone:		Phone:		Phone:	
	(Check services offered)	(Check services offered)		(Check services offered)		(Check services offered)	
Services	✓	Yes	No	Yes	No	Yes	No
Help getting in/out of bed							
Help with bathing							
Help in the bathroom							
Help with dressing							
Help with transferring							
Help with walking/wheeling							
Home maintenance							
Laundry							
Light housekeeping							
Meal preparation							
Medication management							
Nursing care							
Occupational therapy							
Physical therapy							
Shopping							
Speech therapy							
Transportation							
Using the telephone							
Other							
Accepts Medicare							
Accepts Medicaid							
Insurance Covers							
Waiting Period							
Cost		\$	per hour/day	\$	per hour/day	\$	per hour/day
Hours/Days Available							
Comments							

Note: Health-related skilled services must be authorized by a physician who will also specify the hours and types of services needed.

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Answer these questions:

What are the values and preferences of the person receiving care? Would they be more comfortable with home care worker who shares his or her cultural background and/or language? There may also be a preference for male or female caregivers, particularly if the worker will be helping with personal care.

How often is assistance needed?

Is skilled nursing required or would an assistant or companion be appropriate?

Are special services, such as speech therapy, physical therapy or IV therapy needed?

What supports and services are available through the community, including help from family, friends, and volunteers? Can you count on them regularly or just occasionally?

What is your backup plan if your help is sick or can't come on a particular day?

Notes:

Should I Hire a Geriatric Care Manager or Should I Manage Care Myself?

Many people assess needs and arrange home care services on their own. Others may choose to use a Geriatric Care Manager to help them through the process.

Reasons to choose a Geriatric Care Manager Own

- * Multiple needs
- * Lack of time
- * Lack of family support
- * Long distance care-giving
- * Unsure of options/next steps

Reasons to Manage Care on Your Own

- * Fewer care needs
- * Caregiver has more time to be involved
- * Family members can work together

Geriatric Care Management

A professional **Geriatric Care Manager** can give you a clear picture of your loved one's needs and help you locate services.

Geriatric Care Managers are trained in social work, nursing, counseling or gerontology. They conduct an in-home assessment of the frail adult or adult with disabilities and look at all aspects of the person's life to determine strengths as well as needs. Geriatric Care Managers evaluate physical, cognitive and psychological functioning as well as home safety. After conducting a comprehensive assessment of the client and the home situation, care managers write a care plan that details needs and options for meeting those needs. They meet with the client and the family to help them make decisions about the suggestions on the care plan and how to implement them. For long distance caregivers, a care manager can monitor the client, oversee home services and keep the caregiver informed about the client's condition.

Care managers can also help relieve some of the stress of caregiving:

- when there is disagreement in the family
- when there are difficult issues such as Alzheimer's disease to deal with
- when the caregiver has limited time
- when a loved one who needs care lives far away
- when the caregiver is coping with their own personal needs
- when the caregiver is overwhelmed with the task or the emotions of caregiving

Geriatric Care Managers charge fees for their services, and insurance usually does not usually cover the cost.

Care Management Services available:

County Services 703-222-0880 sliding scale fees for care management

For a listing of Private Care Managers, [Guide to Retirement Living SourceBook](#)

For more information:

Fairfax Area Agency on Aging 703-324-7948, TTY 703-449-1186; Toll-Free: 1-866-503-0217

The National Association of Geriatric Care Managers

This site has a checklist of questions to ask when looking for a geriatric care manager, and can direct you to a listing of these professionals by location. www.caremanager.org.

Eldercare Locator Nationwide Resource Locator links people to services in other areas

Call: 1-800-677-1177 Web site: www.eldercare.gov

Hiring in-home providers- should I use an agency or a privately hired home care provider?

You have the option of hiring an individual or going through a home care or home health care agency. To help make that decision, consider the following:

Using an Agency

Pros:

- Screening, hiring/firing, pay and taxes are handled by the agency.
- Provider receives in-service training and supervision by professional home care staff
- If the worker is sick, a substitute can be sent.
- Can provide individuals with a variety of skills to meet varying needs (e.g. skilled nursing care, physical therapy, etc.
- May be partially covered by Medicare, Medicaid, or private insurance
- Home care agencies in Virginia must be licensed and have a Virginia Criminal Records check for workers.

Cons:

- Usually cost more
- Several workers may be used which can be confusing and distressing for the person receiving care.
- Less individual choice in workers.

Privately Hired Home Care Provider

Pros:

- Usually cost less
- A strong relationship can develop between the worker and the person receiving care, although this can also happen through an agency when there is a commitment to continuity.
- You get to choose the person you think will be the best to provide care.

Cons:

- If the home care worker is sick, no substitute is readily available.
- Screening, hiring/firing, pay and taxes must be handled by you.
- Services may not be covered by Medicaid or private insurance.
- No state or federal standards or laws cover independent home care providers.

PROTECT YOURSELF AND YOUR LOVED ONE

- Ask for and check references. If you are considering an agency, contact the Northern Virginia Long-Term Care Ombudsman at 703-324-5861 (TTY 703-449-1186). Ask whether any complaints have been filed against the agency.
- Ask to see accreditation and /or certification. Check dates to make sure the document presented is valid.
- Get all agreements in writing.

Choosing an Agency

When choosing an agency, review your Home Care Checklist (page...) to determine if you need a home care agency with skilled medical care services or if an agency that only offers non-medical services will meet your needs. Call several agencies for information. Compare services and cost, also consider the answers to the questions below. During your conversation, evaluate how helpful and open the staff is in answering your questions and whether you get a good impression from your first contact with the agency.

1. Can this agency provide you with the kind of care you need?
2. Can this agency meet your scheduling needs? Are there minimum hours and days of service you must accept?
3. Can this agency meet your budgetary needs? What is the cost of care? If you have Medicare, Medicaid, or private insurance available, does this agency accept those?
4. How long has the agency been in business? In your community?
5. Will you receive all agreements in writing, including services to be performed, cost and payment information, company policies and procedures, a Client's Bill of Rights and Responsibilities?
6. How does the agency hire and train staff? What types of background and reference checks are done? Are the employees licensed and/or bonded?
7. Do agency workers have liability insurance?
8. Does a supervisor make an initial visit to assess needs?
9. How is the quality of care monitored? How often does the supervisor visit to evaluate the home care provider?
10. Are nurses required to evaluate the home care needs? Do they consult the client's physician?
11. Are the client and family included in developing the plan of care? Are they involved in care plan changes?
12. Whom do you call with questions, problems, or complaints?
13. Are all records kept confidential?
14. What procedures are in place for handling emergencies? Are caregivers available 24 hours a day, seven days a week?
15. What is the holiday policy? Is care provided? Are there additional fees?
16. Can you cancel service at any time?

Next, ask for references and contact them! These references might be from physicians, social workers, hospital discharge planners, clients, or family members. Ask questions such as:

- Do you frequently refer patients/clients to this agency?
- Do you have a contractual relationship with this agency?
- What feedback have you gotten from patients/clients who have dealt with this agency?
- Were you satisfied with the care given?
- Were there any problems, and how were they handled?

For a listing of agencies, see the [Guide to Retirement Living SourceBook](#).

Privately Hired Home Care Providers

How to find a private Home Care Provider

- Referrals from friends, family, or other trusted individuals.
- Community contacts.
- The Companion Registry (see below)
- Advertisements

THE COMPANION REGISTRY

The enclosed **Companion Registry** is a list of persons who would like to work for clients or families directly. If you hire a person from the list, you become their direct employer. These home-care providers are not Fairfax County employees.

Services of the home-care providers listed on the Companion Registry may include such tasks as light housekeeping, grocery shopping, meal preparation, supervision of medications, and friendly visiting. If transportation services are provided, liability insurance needs to be discussed. Most home-care providers on the Companion Registry do not provide nursing care, but some may have nursing training and may charge more for their services when agreeing to do nursing duties.

You may call any home-care provider on the Companion Registry to discuss their services. You are responsible for interviewing each provider you are interested in, negotiating all terms of the services, pay, tax and Social Security withholding responsibilities, etc. with each provider. We suggest that you put all of your agreements with the provider you choose in writing. Use or modify this Model Agreement as you wish. It is best if you and the provider each have a copy of the completed Model Agreement before work is started.

The family/client is responsible for supervising the provider's work and may be considered to be the employer by the Internal Revenue Service. Contact the Internal Revenue Service (IRS) to obtain guidance and the required tax/Social Security withholding forms you need to complete as the employer.

Each person on the list has been interviewed to find out more about the home care services they offer to the public. Fairfax County Adult and Aging Services screens persons applying for the Companion Registry, requiring local and state criminal records checks, personal reference checks and an interview for all persons listed.

MAKE SURE YOU CHECK REFERENCES BEFORE HIRING ANY PERSON. THE AREA AGENCY ON AGING DOES NOT IN ANY WAY CERTIFY, TRAIN, SUPERVISE, OR LICENSE ANY PERSONS WHO OFFER TO PROVIDE SERVICES AND WHOSE NAMES APPEAR ON THE COMPANION REGISTRY.

For more information on in-home care:

AARP
1-800-424-3410
www.aarp.org

National Association for Home Care
Phone: (202) 547-7424
www.nahc.org

Family Caregiver Alliance
www.caregiver.org

Family Care America
www.familycareamerica.com

Hiring and Keeping Providers

Follow these steps to help you identify a qualified provider and maintain a good relationship.

STEPS TO HIRING AND KEEPING PROVIDERS

1. Prepare list of needs.
2. Contact potential providers by phone
3. Have personal interviews with those you are interested in.
4. Always check references
5. Agree on terms (contract)
6. Contact Social Security and IRS for withholding requirements
7. Address problems as soon as they arise
8. Regularly evaluate how well the relationship is working

1. Prepare your list of needs.

2. Screen applicants by phone first.

Before you interview applicants in person, screen them by phone. If the applicant sounds reliable and it feels good to you, set up an interview time. If the phone screening doesn't go well, don't make an appointment for an interview. Just say "I am doing other interviews and I will get back to you."

- DO NOT give out any personal information, such as your name, address, and location, to those you do not intend to interview.
- Be friendly.
- Give a brief description of your needs.
- State the number of hours you need help and the amount you can pay.
- Give the applicant an opportunity to ask questions about your situation.
- Obtain their name, phone number, experience and training.
- If you feel the applicant is suitable, make an appointment to interview them in person.
 - Request that the applicants bring two or three work-related references and a copy of any certificates or licenses with them.
- Thank all applicants for calling, even those you think are not suitable.

3. Meet with selected applicants.

The initial meeting should include the person who will be receiving care and a family member, trusted friend, or neighbor whenever possible.

- You may ask to see identification with a picture of the applicant on it.
- Get to know the applicants. Let them tell you about themselves. Show interest in them as a person.
- Review your needs with the applicant.
- Give the applicant an opportunity to ask questions.
- Have the applicant complete an application (see sample application on next page).
- Don't be afraid to ask questions. Restate responses so you are sure you understood correctly.
- Take notes! Write down your impressions, information you want to remember, and any concerns you want to check on.
- Interview as many applicants as you want or need to in order to find a suitable provider.
- Tell the applicants you have other appointments and will call when you have made your decision.

- Check references!
- Select the applicant you feel most comfortable with and who you think can best help you with your needs.

Possible interview questions:

What kind of work have you done, other than what is listed on the application?

What kind of training have you had?

What types of work do you enjoy, not enjoy?

What are your interests?

Why did you choose this type of work?

Have you ever been convicted of a crime? Details?

Are you allergic to smoke or animals (if applicable)?

Do you have a driver's license and insurance?

Would you be willing to take me places?

Would you cook or plan meals for me?

Do our needs include anything that you can't or won't do?

How long do you plan to stay on the job?

Would you ever need to bring someone to work with you?

Are there any problems with the days or hours we need?

We can pay ___ per hour, is that agreeable to you?

Are you willing to agree on a trial period for training and getting acquainted?

If you have special needs, such as memory loss, abusive behavior, or incontinence, be sure to question the applicant's ability to deal with these.

4. Check references!

Reference Checking Questions:

- How long have you known the provider and in what capacity?
- What qualities, as you view them, are the provider's strengths in dealing with people?
- What qualities, as you view them, are the provider's weaknesses in dealing with people?
- To your knowledge, has the provider worked with persons like the person needing help and in what setting or capacity?
- Would you hire this person again? Why or why not?
- Are there other comments or information that you would like to share?

5. Hire the provider of your choice.

- Once you have selected a provider, be sure to call all the other applicants and let them know you have hired someone. You may want to ask qualified applicants if they would be interested in working as an emergency back-up. Keep applications on file.
- Contact Social Security and the IRS to determine what your tax responsibility is. (see page ...)
- Develop a written agreement (see Model Agreement) that spells out:
 - specific duties
 - hours and days of care
 - fees and when payments will be made
 - whom to call in case of emergencies
 - who will be responsible for transportation
 - any arrangements for sick or annual leave
 - who will pay FICA (Social Security) and other taxes

7. Address problems as they arise.

8. Evaluate the Relationship

After a trial period, for example, one month, evaluate with the provider the services you are receiving and make any needed changes.

Sample Job Application for Home-Care Workers

Name _____ **Phone:** _____

Address _____

Social Security/ Work Visa number _____

Education _____

Training/Certifications/Licenses _____

Employment history:

Most recent job: _____

Address: _____ **Phone:** _____

Dates worked: _____

Duties: _____

Reason for leaving: _____

Job 2: _____

Address: _____ **Phone:** _____

Dates worked: _____

Duties: _____

Reason for leaving: _____

Job 3: _____

Address: _____ **Phone:** _____

Dates worked: _____

Duties: _____

Reason for leaving: _____

Please list three references not related to you:

Name: _____ **Phone:** _____

Address: _____ **How long have you known them?** _____

Name: _____ **Phone:** _____

Address: _____ **How long have you known them?** _____

Name: _____ **Phone:** _____

Address: _____ **How long have you known them?** _____

ADULT DAY CARE AND DAY HEALTH CARE CENTERS

Designed for adults who have some physical or mental limitations. Programs vary, but may include services such as personal care, therapies, midday meals, various social activities, and transportation to and from the center.

Day care can provide an excellent alternative to premature institutional placement of the frail or others who can no longer function safely alone. Listed below are agencies in the area which provide adult day care services. Most programs have fees based on a sliding scale.

Fairfax County Health Department day health care for older adults

Annandale Center 7200 Columbia Pike, Annandale, VA 22003	703-750-3316
Herndon Center 875 Grace St., Herndon, VA 20170	703-435-8729
Lewinsville Center 1609 Great Falls St., McLean, VA 22101	703-734-1718
Lincolnia Center 4710 N. Chambliss St., Alexandria, VA 22312	703-914-0226
Mt. Vernon Center 8350 Richmond Hwy, Alexandria, VA 22309	703-704-6050

Private day care and day health care centers

[See Guide to Retirement Living](#) SourceBook

RESPIRE CARE

Caregivers need time away from their caregiving responsibilities. Respite care, either in or out of the home, allows caregivers time to rest and rejuvenate.

Where to find respite care:

- ❖ friends/family
- ❖ bulletin boards/newsletters
- ❖ church/synagogue
- ❖ volunteer programs
- ❖ support groups
- ❖ community service programs
- ❖ Many long term care facilities provide respite care on a space available basis. Refer to the [Guide to Retirement Living SourceBook](#) for information which facilities offer this service.
- ❖ County Programs
- ❖ Fairfax County Department of Family Services 703-222-0880
- ❖ Alzheimer's Family Day Center 703-204-4664
- ❖ Some providers listed on the Companion Registry may provide respite care.

Prepare ahead when possible:

Be aware that most respite programs have an admissions application packet and process to complete prior to admission. Although it is not always possible to prepare ahead, doing so can reduce caregiver stress when placement is necessary.

When contacting a facility or program, ask for the admissions or social work staff. Ask them what paperwork and medical exams must be done prior to admission and how recent they must be. Also ask about the training credentials of the direct care providers who will care for your family member once they are admitted. Do they have ongoing training or in-services? Medicare, Medicaid, private health insurance, or programs under the Department of Family Services may cover some care.

PROTECT YOURSELF AND YOUR LOVED ONE

- Ask for and check references. If you are considering an agency, contact the Northern Virginia Long-Term Care Ombudsman at 703-324-5861 (TTY 703-449-1186). Ask whether any complaints have been filed against the agency.
- Ask to see accreditation and /or certification. Check dates to make sure the document presented is valid.
- Get all agreements in writing.

For Caregiver support:

1. Request our "Caregiver Information Packet" 703-324-7448
2. Sign up to receive helpful articles and information regarding caregiver issues.
 - Visit www.fairfaxcounty.gov/email
 - Look for Caregiver's Corner Online
 - Follow instructions to sign up for e-mail newsletter

SOCIAL SECURITY AND TAXES

THE AREA AGENCY ON AGING STAFF ARE NOT TAX ADVISORS AND CANNOT DETERMINE WHO IS RESPONSIBLE (EMPLOYER OR WORKER) FOR PAYMENT OF SOCIAL SECURITY OR FEDERAL/STATE TAXES. THE FOLLOWING INFORMATION IS PROVIDED TO HELP YOU CONTACT TAX OFFICES. THEY WILL MAKE THE TAX LIABILITY DETERMINATION FOR YOU.

When an independent worker is hired, the patient or family may be responsible for paying Social Security and federal and state unemployment taxes.

Contact the Social Security Administration, the Internal Revenue Service, and the Virginia Department of Taxation. Ask for a representative. Record the name of each person you talk to and what is said. Request an appointment if necessary and prepare for it. Write down the arrangements that you have for the home care service and take this information with you to discuss with the representative(s). **After being given a determination of who is to pay the tax or social security withholdings, write a summary statement on the bottom of the page and HAVE THE REPRESENTATIVE SIGN IT AT THAT TIME. Keep this safely with your tax records. Make sure you tell the home care provider what the determination is- it will affect them also.**

SOCIAL SECURITY ADMINISTRATION

Call the Social Security Administration: Monday-Friday, 9:00.a.m.-4:00 p.m. **1-800-772-1213**

Make an appointment before going to either of the Social Security offices listed below.

**Social Security Administration
6295 Edsall Rd., Suite 220
Alexandria, VA 22312
703- 274-0145**

**Social Security Administration
11211 Waples Mill Road, Suite 105
Fairfax, VA 22030
703- 691-8281**

FEDERAL AND STATE TAXES

Contact the federal and state office nearest you for current tax liability information. Internal Revenue Staff (IRS) can help you with publications, forms and advice regarding your responsibilities in hiring an independent home care worker.

FEDERAL TAXES: INTERNAL REVENUE SERVICE (IRS) Tax Information and Assistance 1-800-829-1040

The local office of the IRS is:

5205 Leesburg Pike
Bailey's Crossroads, VA
703-756-6663

STATE TAXES:

**Regional Office for the Virginia Department of Taxation
11166 Main Street, Suite 300, Fairfax, VA 22030,
(703)359-6715**

PAYING FOR HOME CARE

An important consideration in selecting home care services is the cost. The type of home care that you need will probably influence how you will pay for that care. If you need non-medical Supportive Services, in most cases you will pay some or all of the cost. Medical Skilled Care Services may be covered by Medicare, Medicaid, or private health insurance. In most cases, a physician will have to authorize this care in order for it to be covered.

Private Pay

In most cases, the care recipient and/or the family are responsible for home care expenses.

Some agencies accept credit cards. Others have a sliding fee scale based on income. It is important to be clear about payment arrangements when you interview an agency or independent care provider.

The following sources may be available if income and other eligibility criteria are met.

Medicare and Medicaid

Medicare is a federal health insurance program under the Social Security Administration for persons age 65 and over and some persons with disabilities. Medicare is regulated through the Centers for Medicare and Medicaid Services (CMS) - formerly called the Health Care Financing Administration (HCFA).

Medicaid is a publicly funded medical assistance program for low income persons. It is administered by the state.

Medicare Home Health Coverage

To qualify for Medicare home health coverage, a person must meet the ALL of the following conditions:

1. A doctor must certify that you need medical care in your home and make a plan for that care;
2. You must need at least one of the following: intermittent (not full-time) skilled nursing care, or physical therapy or speech language pathology services or continue to need occupational therapy;
3. You must be homebound. This means that you are normally unable to leave home, or that leaving home is a major effort. When you leave home, it must be infrequent, for a short time, or to receive medical care; AND
4. The home health agency serving you must be approved by Medicare.

If you meet all four of the qualifying conditions, Medicare will pay for:

- skilled nursing care (intermittent, part-time only)
- home health aide services (intermittent, part-time, and only while skilled nursing care is needed)
- physical therapy, speech therapy, and occupational therapy as often as for as long as they are reasonable and medically necessary
- some medical social services
- some medical supplies and equipment.

In general, Medicare provides limited services in each of these areas. **Be sure to ask the home care agency specifically which services will be covered by Medicare** and what services you may have to pay out pocket.

Services Not Covered by Medicare

- care not prescribed by a physician; private duty or custodial care; 24-hour care at home (unless only for one day)
- meals delivered to the home
- prescription drugs (except in rare circumstances)
- care not medically necessary
- homemaker services (shopping, cleaning, laundry)
- some personal care/custodial care (bathing, toileting, or help getting dressed), when this is the only care needed

For general information about Medicare:

Toll-free Medicare Helpline:

1-800-MEDICARE or 1-800-633-4227

TTY: 1-877-486-2048 (for persons with hearing and speech impairments)

Ask for the handbooks Medicare & You and Medicare and Home Health Care

Visit the Medicare Web site: www.medicare.gov

For information, to learn what services are available, or to make an appointment to file for Medicare, call the Social Security Administration at:

1-800-772-1213 TTY: 1-800-325-0778 (7:00 a.m. - 7:00 p.m.).

Medicaid

Medicaid may help pay the cost of home care for eligible low-income persons. Eligibility is based on income and assets.

In Fairfax County, the Department of Family Services determines a person's eligibility for Medicaid.

Contact them at: 703-324-7500 (222-0880?)

TTY: 703-222-9452

Not all home care providers are approved for Medicaid. If you have Medicaid, ask a provider whether they will accept Medicaid payment.

Private Health Insurance

Private health insurance policies vary widely in home care coverage. Read the policy and ask questions of the insurance agent or, if the policy is through work, your employer's benefits staff person. Or seek advice and information from your insurance company directly.

Questions to ask

- What services are covered?
- For how long?
- What are the restrictions? (For example- prior hospitalization, level of care, number of ADLs or IADLs required)
- Who has to supervise the care?

Ask the home care agency from which you plan to receive care if it accepts private insurance payments. Health insurance companies can then bill directly and you are billed only for that portion not covered, such as deductibles.

County Home Based Care Services

State and county funds provide for some limited chore, companion and homemaker services for those who need services to remain in their homes. Applicants must be assessed for eligibility through a social worker, who may also assist the applicant/family in arranging for housing, nutrition or other related services available in the community. There may be a fee for home based care services based on a sliding scale. These services may supplement those provided by the family as the primary providers of care.

Contact the Fairfax County Department of Family Services at 703-222-0880

Home Care Programs for Elderly Veterans

For information on available hospice care, home based primary care, geriatric evaluation and management, domiciliary care, Alzheimer's/dementia programs, adult day health care, and respite care, contact:

VA Medical Center
50 Irving Street, NW
Washington, DC 20422
Phone: (202) 745-8000
<http://www.va.gov/>

Resources:

Virginia Insurance Counseling and Assistance Program (VICAP): Counseling program for individuals aged 60+ and persons with disabilities. Provides help understanding Medicare, including Medicare Part D, Medicaid and medical bills, or assistance in making decisions about Medicare supplement or long-term care insurance. Locally VICAP is administered by the Fairfax Area Agency on Aging.

VICAP Intake Line 703-324-5851
 TTY 703-449-1186

National Council on Aging BenefitsCheckUp

A free service to help older Americans and their families identify state and federal assistance program. The service is confidential, and takes only a few minutes to complete.
www.benefitscheckup.org

WHAT ARE MY RIGHTS AND RESPONSIBILITIES?

In Virginia, home care consumers and their families or caregivers have the right to:

- Be fully informed of their rights and responsibilities by a home care provider.
- Receive appropriate and professional care consistent with physician's orders.
- Choose their care providers.
- Privacy.
- Receive the necessary information to give informed consent before the start of any procedure or treatment.
- Refuse treatment and be informed of the consequences of their actions.
- Receive a timely response from the provider to their request for service.
- Be admitted for service only if the provider has the ability to provide safe, professional care at the level required.
- Receive reasonable continuity of care.
- Be informed of the termination of service or their transfer to another provider in a timely fashion.
- Voice grievances and suggest changes in service or staff without fear of retaliation.
- Be fully informed about provider policies and charges for services, including eligibility for third party reimbursements.
- Be referred elsewhere if they are denied service based on their inability to pay.
- Receive honest, accurate, forthright information regarding the home care industry in general and their chosen provider in particular.

(The above rights information was provided by the Virginia Department for the Aging)

Consumer Responsibilities

- Inform physician and nurse of all medications, either prescription or non-prescription, that he/she is taking.
- Inform physician or home care provider of any changes in condition.
- Follow physician's orders and home care providers' instructions.
- Consumer is responsible for the consequences if treatment is refused or instructions provided by home care personnel are not followed.

What if I have a problem with my Home Care Services?

If the problem involves abuse or a criminal act, call:

Adult Protective Services Hotline

703-324-7450

The Adult Protective Services Unit investigates reports of abuse and neglect. It is available 24 hours a day and all information is confidential. Services may include (1) counseling the individual, his/her family and other responsible persons; (2) coordination of alternative living arrangements, needed medical care, or legal representation.

Fairfax County Police Department

703-691-2131

Home Care Agency Director

If you are using a home care agency, also notify the Director of that agency.

If you have a problem that does not involve abuse or a criminal act, try to resolve the problem yourself.

Follow these steps:

1. Define the problem by writing it down. Include information such as:
 - When did the problem occur or start?
 - How do you feel about it?
 - Can you think of a fair solution?
2. Identify those who can help to address the problem, for example, the care recipient, a family member, an ombudsman, the home care service provider, and/or the home care agency supervisor or director.
3. Discuss the problem with the appropriate persons. Be specific when describing the problem. Listen to the home care provider or agency representative when they respond to your complaint. Make sure that you understand each other. Remember that a problem cannot be resolved until all parties know that it exists.

Communicating your concerns will most often resolve a service problem, but be sure to document your efforts. Write down the dates, times, locations, and results of conversations you have had, and the names and titles of the people you talked with about the problem.

4. Decide on a solution to the problem and agree on how this will be implemented.
5. Implement the plan agreed to, then evaluate how things are going at a later specified time.
6. If you are uncomfortable trying to resolve the problem yourself, or if the problem continues despite your best efforts to resolve it, you may call:
 - The **Northern Virginia Long-Term Care Area Ombudsman Program**. This program is staffed by advocates who handle complaints about services by complaint counseling, mediating or investigating. Ombudsmen work for resolutions in the consumer's best interest. 703-324-5861.
 - Legal Services** 703-246-4500.

Maintaining Independence in the Home Setting

Adaptive Equipment and Assistive Devices

There are many free or low-cost, simple ways to help a person increase, maintain, or improve their functional capabilities and independence. These can include moving things in the home to make them more accessible, adapting current equipment (such as eating utensils), and products designed for persons with functional or cognitive limitations. When necessary, modifications can be made to the home itself.

Some commonly used products are:

- Walking aids
- Lifting aids
- Grab bars
- Toilets and toilet seats
- Bath, shower, and transfer seats
- Cooking and eating utensils
- Dressing and grooming aids
- Large button telephones and remote control devices

Many products can be purchased at local stores; there are also catalogs and equipment supply resources available. It is important to seek the advice of a physician, occupational and/or physical therapist regarding the proper fit of the equipment to the person who will be using it. Occupational therapists have a myriad of resources to assist the family or individual.

The checklist on the next page (courtesy of Rebuilding Together with Christmas/Sukkoth in April) offers many ideas for maintaining independence and making the home environment safer and more comfortable.

You can see many ideas in action at a demonstration apartment that has been set up at Sunrise Senior Living at Bluemont Park. You may schedule an appointment for a walk-through tour of the week by calling 703-531-2128.

Home Repairs

The Fairfax County Department of Housing and Community Development has two programs that may be of interest to persons needing home repairs.

Through the "Home Repair for the Elderly and Disabled Program", a home improvement specialist can give suggestions on how to modify a home to accommodate a disability. Services include minor home repair jobs such as plumbing, painting, carpentry, miscellaneous. The work may be done free of charge for persons who qualify.

Home maintenance and repair	703-246-5154
Low cost loan program for extensive remodeling projects.	703-246-5155

There is a volunteer program that provides home repair to selected homes of low/limited income elderly. Homes are repaired on a single day in April. Call for an application.

Rebuilding Together with Christmas/Sukkoth In April	703-528-5606
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Modifying the Home

These Web sites discuss the principles of universal design and are helpful for those building or renovating homes for older adults: www.aarp.org/universalhome; www.design.ncsu.edu/cud.

