

Guide to In-Home Care Services



What is in-home care?

In-home care refers to services that help you stay in your home. You may need in-home care if you:

- have a disability.
- need to recuperate from an illness or surgery.
- have difficulty caring for yourself or your home.

There are three major categories of in-home care:

Home health care – services provided by nurses, physical therapists, and occupational and speech therapists.

Personal care – assistance with bathing, dressing, toileting, mobility, etc.

Support services – housekeeping, laundry, meal preparation, etc.

Sometimes, one or more of these services are provided by the same agency. For instance, an aide from a home health care agency may provide personal care under a nurse's supervision.

In-home care providers are sometimes called companion aides, personal care aides, certified home health aides and nursing aides.

Who provides in-home care?

Private home health care agencies, individual providers and the county provide in-home care.

Sometimes, nurses, private geriatric care managers, or county social workers coordinate and supervise in-home care services.

Who pays for in-home care?

This depends on the care you need, the type of insurance you have, and whether you are eligible for certain government programs.

Private Pay and Insurance

People who use in-home care services often pay most of the cost themselves.

However, some private health insurance and long-term care insurance policies cover certain in-home care services. Policies vary in their coverage.

Read your policy carefully. Contact your insurance company if you have questions. If you have coverage, be sure to ask the in-home care agency if they accept your insurance. Other questions to ask include:

- What services are covered?



Division of Adult and Aging Services

Adult Protective Services Adult Services
Fairfax Area Agency on Aging

703-324-7948 TTY 711

Monday - Friday, 8 a.m. to 4:30 p.m.

www.fairfaxcounty.gov/dfs/OlderAdultServices



In-Home Care Guide Checklist

Service Needs:	Provider:	Provider:	Provider:
	Number:	Number:	Number:
Help with bathing			
Help with toileting			
Help with movement			
Laundry			
Housekeeping			
Medication management			
Nursing			
Physical/Occupational/ Speech Therapy			
Transportation			
Companionship			
Other:			
ACCEPTS:			
Medicare			
Medicaid			
Your insurance			
COST:			
HOURS/DAYS:			
COMMENTS:			

- How long are services covered?
- What are the restrictions? (prior hospitalization? level of care?)
- Who must supervise the care?

Government Programs

Fairfax County Department of Family Services/ Adult and Aging Division provides in-home support services to people who meet eligibility requirements. To request an assessment by a county social worker, call 703-324-7948, TTY 711.

Medicare helps pay for home health care if you are a Medicare beneficiary only when a doctor certifies a plan that includes one or more of the following services:

- skilled nursing care.
- physical therapy.
- speech-language services.
- occupational therapy.

Additional requirements include:

- the agency must be Medicare-certified.
- you must be unable to leave your home without great difficulty.

The *Medicare & You Handbook*, mailed every fall, discusses these benefits in detail. You can also go to www.medicare.gov or call 1-800-633-4227, TTY 1-877-486-2048 for more information.

Medicaid helps pay the cost of in-home care for eligible low-income people. Sometimes services are paid by a combination of Medicare and Medicaid.

If you think you may qualify for Medicaid, call 703- 324-7948, TTY 711 to arrange for a pre-screening interview.

How do I find a private in-home care provider?

First, determine how you will pay for the service and then identify your service needs.

The checklist on the opposite page may be helpful.

Next, decide if you want to hire an in-home care agency or an individual provider (a provider who is not affiliated with an agency).

Finding In-Home Care Agencies

Good places to look for private in-home care agencies include:

Reference guides posted by the Fairfax County Public Library at www.fairfaxcounty.gov/library/internet/seniors.htm.

Senior Navigator, a search engine of local services at www.seniornavigator.org.

Web searches using the keywords: “Fairfax County” and “home care” or “home health care.”

Phone book under “home care” or “home health care.”

Home health care agencies are often chosen during a hospital stay with the assistance of a nurse or social worker. This is because many people need home health care services to recuperate.

Finding Individual In-Home Care Providers

To find an individual in-home care provider (not affiliated with an agency), check the Fairfax County Companion Aide Registry. You can view this list at www.seniornavigator.com or request a copy at 703-324-7948, TTY 711.

County staff interviews private independent providers, conducts reference and background checks and updates the list each month.

How do I choose an in-home care provider?

Once you have a list of providers, contact them to determine if they can provide for your needs and meet your time requirements.

Find out their hourly rates and if they require a minimum number of hours to work. Then ask a few additional questions.

You may want to ask agencies:

- Will you provide a written contract that identifies all services and costs?
- Do you accept my insurance?
- What training do the service providers have? Are they licensed and bonded and have references been checked?
- How is care monitored and by whom?
- Who is the primary agency contact?

If you are interested in doing a little more research, compare home health care agencies by service, type and quality at www.medicare.gov/HHcompare.

You may want to ask individual providers:

- What is your experience providing care?
- What training, certifications, or licenses related to caregiving do you have?
- Do you have reliable transportation?
- If you need the provider to provide transportation: Do you have a driver's license and car insurance?

Whether interviewing an individual provider or agency, be sure to request references and then *check the references*.

To request reasonable ADA accommodations or this publication in an alternate format call 703-324-5411, TTY 711.

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Fairfax County's Services for Older Adults

We can help you find the services you need



recreation • care
management/social work
caregiver support • insurance
counseling • in-home services
transportation • meals on wheels
nursing homes/assisted living
adult protective services • adult
day health care • and more

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Family Services

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