



Intro to Home Care

My father recently needed home care health services after returning home from Bristol Hospital. Over 700 Connecticut businesses and organizations provide in-home health services for seniors. Most are either “home health” or “homemaker companion” agencies. What is the difference? How do I find a good one? This two part blog offers my best answers for these questions. It also considers how in-home services compare and overlap with care in Shady Oaks Assisted Living.

Part I: Home Health Agencies

Home health agencies (HHA) are “medical” service providers, licensed and regulated by the Connecticut Department of Public Health. They mainly provide skilled nursing treatments and rehabilitation. Their services typically include licensed nursing administration, physical therapy, occupational therapy, speech therapy, medical social services, and in-home personal care aides. For example, an HHA might send a nurse to your home for physical therapy after a hospital stay.

Home health agencies usually accept Medicare and other health insurance payments, until treatments are no longer necessary. In 2016, the Hartford Courant reported Connecticut had 99 agencies. Medicare certified 86. Some take private pay. One charges \$120 per private pay visit.

Maybe because home health agencies accept Medicare, the federal government rates their quality on a public website. These are the 10 highest rated certified HHA agencies serving Bristol CT:

<u>Home Health Agency Name</u>	<u>Phone Number</u>	<u>Stars</u>	<u>Year of Certification</u>
<u>Infinity Homecare Services LLC</u>	(860) 628-3662	4.5	2013
<u>Lighthouse Home Health Care LLC</u>	(860) 395-2990	4.5	2012
<u>New England Home Care, Inc</u>	(860) 632-4000	4	1984
<u>Farmington Valley VNA</u>	(860) 651-3539	4	1989
<u>Interim Healthcare</u>	(203) 230-4785	3.5	1981
<u>Atrinity Home Health LLC</u>	(203) 699-9104	3.5	2011
<u>Bristol Hospital Home Care Agency</u>	(860) 585-4752	3.5	1993
<u>Constellation Home Care</u>	(203) 845-8000	3.5	1994
<u>Salute Homecare LLC</u>	(203) 528-3417	3.5	2009
<u>Kindred at Home</u>	(860) 674-1302	3.5	1984

At Shady Oaks, residents often receive Medicare covered home health agency services. Generally, whatever services a person would receive in their own home is the same as what they receive as a resident in our home. Just as Medicare might cover in-home physical therapy after a hospitalization, it also covers the same service for residents here in Shady Oaks. In addition to Medicare covered services, our nurses and nurse aides carry through on care plans developed by home health agency therapists. Over the past year, residents at Shady Oaks chose home health agency services from Interim, Bristol Hospital, Constellation, Hartford Health, and Masonicare. When my father recently returned home from Bristol Hospital, we chose Interim Healthcare.

There are two key issues facing seniors receiving home health agency services. First, Medicare and health insurance benefits often do not cover services for many “activities of daily living” (ADLs) such as bathing, dressing, toileting, dining, mobility, and medication management. Also, benefits do not usually cover non-nursing needs for companionship, housekeeping, home health agency coordination, and record keeping. At Shady Oaks, we care for these ongoing needs. Our residents enjoy the combined benefit of home health therapies and our in-home care.

As a second key issue, Medicare covers home health therapy only as long as “necessary”. In practice, services often cease when a person’s condition reaches a chronic and stable condition. However, people may still need continuing care. So, after a hospital stay, if physical therapy helps a person walk again, treatment might end there, but this person might decline without further daily support and encouragement. At Shady Oaks, our nurses and nurse assistants continue care plans over the long-term. This reinforces and maintains resident health gains.

Useful References:

- [Medicare.gov](#)
- [Hartford Courant](#)
- [Consumer Reports](#)
- [Agency Types](#)

Part II: Homemaker Companion Agencies

Homemaker companion agencies (HCA) are “non-medical” service providers. They sometimes describe themselves as “homecare agencies.” They differ from licensed home health agencies. Homemaker companion agencies register with the Department of Consumer Protection. They provide companionship, around-the-home housekeeping, and non-skilled nursing care. An HCA might help with recreation, bathing, dressing, cooking, toileting, and medication reminders.

Medicare and health insurance do not pay for homemaker companion services. Instead, people privately pay. They use their savings, social security income, professional pensions, VA pensions, and long-term care insurance. Plus, the state of Connecticut helps low-income people afford in-home care, so they avoid entering nursing homes and depending on Medicaid.

In 2015, the Connecticut Association for Healthcare at Home estimated our state has over 600 homemaker companion agencies. Perhaps because they do not receive Medicare payments and the Department of Public Health does not license or regulate them, the government does not compare their qualities of care. With so many options, how should we prioritize between them?

This is what I did for my father. I assumed that the best agencies participate in a professional statewide association, so I found the Association of Connecticut Homecare Agencies website. It names 43 members. With Mapquest, I narrowed them to members under 30 minutes of Shady Oaks. I next used Google to find ones with 10+ online votes and an average of 4.5+ stars, after combining data from all available online review websites, which include Facebook, Google, caring.com, care.com, Yellow Pages, agingcare.com, yelp.com, and homeadvisor.com.

Six agencies met this criteria. Here was my list, ordered by their distance from Shady Oaks:

<u>Home Care Agency Name</u>	<u>Phone Number</u>	<u>HQ</u>	<u>Av.Stars & Votes</u>	
Always Best Care of Bristol	(860) 261-4405	Bristol	5	15 votes
Euro Home Care	(860) 793-9944	Plainville	4.7	15 votes
Polish Helping Hands	(860) 404-0499	Unionville	4.6	43 votes
Companions for Living LLC	(860) 882-0802	W.Hartford	4.7	18 votes
Emerest Health of Connecticut	(203) 941-1700	Waterbury	4.7	20 votes
Home Helpers, Inc.	(860) 698-2244	Collinsville	4.9	27 votes

I next looked into their websites. I saw which ones were local owned or franchises. I saw how some specialize for language skills or specific health challenges. I got a feel for the leadership and staff. To test responsiveness, I called them on a Sunday. Two agencies called back within three hours, and I spoke directly with their owners. Others did not call me back, even as late as 4pm Monday. Finally, I asked more comparative questions and inquired about their professional partners. Some have relationships with well-regarded assisted living homes, home health agencies, and hospice providers. After all this, I chose Home Helpers for my father.

My search likely missed several all-star quality or bargain agencies, but I believed it would find at least one good agency, and I only needed one. It worked. Home Helpers gave great care.

The biggest challenge with homemaker companion services is affordability. The 2015 Genworth Senior Care study reports the median price of homemaker companion services in Connecticut is \$22 hourly. Actual rates typically depend on if the aide is a certified nursing assistant (CNA) or not, the number of hours hired per week, and levels of care. At 5 hours daily, rates often exceed \$3000 monthly. For live-in care, where aides sleep most of the night and you provide their food, one agency charges \$277 and another charges \$270-330, for about \$8,000 to \$10,000 monthly. For 24-hour care, where all aides remain alert and rotate by shifts, one agency charges \$20 per hour and another charges \$20 to \$24, for about \$14,000 to \$17,000 monthly. These expenses do not include other regular expenses, such as your rent, food, utilities, recreation, and medications.

How do people afford homecare? The VA's Aid & Attendance Program contributes up to \$1,794 to qualified veterans and \$1,153 surviving spouses. For people with low income and assets, Connecticut helps pay for care. Another alternative is to privately hire companions, homemakers, certified nurse assistants, and nurses. You might find them by posting an employment ad on Indeed.com. This takes time, has risks if done without insurance, requires the filing of employment tax forms, and forgoes agency management, such as finding replacements for sick days, but it cuts out agency expenses and allows for more flexible arrangements.

Homemaker companion agency owners tell me it begins to make financial sense to look into assisted living, residential care home, or nursing home care communities, when seniors need 5 or more hours of services daily. This seems about right. One study reports that the median cost of assisted living in Connecticut is \$5,575 monthly. By an hourly rate, this means they charge \$7.63 an hour for 24 hours, and this includes alert aides, rent, utilities, food, and recreation.

A key issue with assisted living homes is how, when residents begin having health troubles, some homes require residents to hire 24-hour or live-in companion assistance over and above their in-home services. This causes overall care costs to spike. Shady Oaks is very different. Because we provide enough on-hand staff, our residents do not need to hire extra assistance. This is why, over the past year, seven residents moved to us from other assisted living homes. Moreover, from me as an on-site owner to our registered nurses to our cooks to our housekeeper to our wellness director, our whole staff serves as a team that provides daily assistance for our residents. Our care is a great alternative to 24 hour homecare and other assisted living homes.

Useful References

[Home Health Agency or Homemaker-Companion Agency Licensing](#)
[Association of Connecticut Homecare Agencies](#)
[Genworth 2015 Cost of Care Survey](#)
[CT Home Health Study Work Group](#)