

# San Diego Home Health Care vs. Home Care (Non-Medical)

The purpose of this web page is to help educate San Diegans as to the difference between home health care/skilled nursing services and non-medical home care, basically home health care vs. home care, which can get a little confusing.

Although most in-home care is provided by family & friends, there is a growing need to hire paid individuals or professionals to provide care. Full-time job obligations are making it more difficult for "traditional" caregivers to provide the level of care needed. In addition, for family members living a long distance away from each other, hiring professional care makes it possible to provide hands-on, long-distance care for a loved one. *Respite Care* is another area where caregivers can provide value. This traditionally means short-term care of a few hours or weeks for the *convalescing*, or those in recovery from illness or injury. Think of it as providing relief, or respite, to the regular caregiver, usually a family member.

## Home Health Care or Skilled Nursing

When searching for in-home skilled nursing services, keywords to look for are *health care* or *home health*. To be considered *health care*, preserving someone's physical and mental well-being has to be through the services offered by medical and allied health professionals. Allied health professionals (distinct from medicine, dentistry and nursing) cover a broad range of services ranging from diagnostic, technical and therapeutic to direct patient care. Examples include Occupational Therapists, Physical Therapists, Clinical Psychologists, Dieticians, Paramedics and Health Administrators. Non-medical Caregivers are not considered allied health professionals, so the term health care does not apply to their services.

What services can home health care provide? Some examples are physical therapy, wound care or medical monitoring (i.e. blood pressure or blood glucose levels). Anything that penetrates the body, such as injections, feeding tubes or catheters would be deemed medical, where someone who is properly trained or "skilled" is needed.

Medicare is the principle payer for home health care/skilled nursing services. These services are available under parts A and B. In order to qualify, a person **must have a skilled need**, must be homebound and there must be a plan of care ordered by a Physician. Monies are typically provided for a period of up to 60 days. If the patient recovers sooner, then money may have to be reshuffled to other patients who are not responding as well. At the point where the patient does not respond or improve, no more Medicare money is forthcoming. After Medicare cuts off, a person continuing to need long-term care services must find sources other than Medicare.

For more information on how Medicare works with your specific case, you may contact HICAP, the Health Insurance Counseling and Advocacy Program. They give **FREE** Medicare and health insurance counseling here in San Diego through the California Department of Aging. For an appointment, call (800) 434-0222. There are also free legal services for senior citizens through the same program. This is very helpful if you have questions about powers of attorney and estate planning. For an appointment, call the metro office at (858) 565-1392.

The plan of care ordered by the Physician usually includes **limited** custodial care (non-medical home care) services to help the care recipient remain in the home. These would include a home health aide for an hour or two a day to help with ADLs (activities of daily living); bathing, dressing, toileting and transferring. If additional hours are needed for areas such as safety supervision, incontinent care or medication reminders, professional caregivers from a home care (distinct from health care) agency, are used.

## Non-Medical Home Care/Custodial Care or Private Duty Care

These providers allow people needing help with long-term care to remain in their home or in the community instead of going to a care facility. Their rates are much lower than home health care agencies due to the nature of their services. To hire a registered nurse to do meal preparation and laundry by the hour would be very costly. Assistance with ADLs (activities of daily living); bathing, dressing, toileting and transferring are some areas where a caregiver can help. They also offer transportation to and from medical appointments and the pharmacy. Non-medical home care agencies are different from home health care agencies in that they do not provide medical services or skilled services and they are not paid by Medicare.

What type of insurance covers home care? Most health insurance policies do not cover these services. In order to receive benefits for this type of service, people usually have been proactive and purchased supplemental insurance in the form of long-term care

insurance, well before there is a need. Life insurance policies may have this supplemental coverage integrated into the policy as well.

Other services offered may include:

- Companionship
- Grooming and dressing
- Recreational activities
- Incontinent care
- Teeth brushing
- Medication reminders
- Bathing or showering
- Light housekeeping
- Meal preparation
- Respite for family caregivers
- Errands and shopping
  
- Reading email or letters
- Overseeing home deliveries
- Dealing with vendors
- Transportation services
- Changing linens
- Laundry and ironing
- Organizing closets
- Care of house plants
- 24-hour emergency response
- Family counseling
- Phone call checks

A search on the Internet for "home care" will reveal a large number of providers in your area. When doing research on which agency to use, make sure that the provider directly employs its caregiving staff and that it pays for worker's compensation insurance. This shifts the liability of workplace injuries to the agency, not you. The caregivers should not be independent contractors. Otherwise, you would be considered the employer and this liability would flow to you. Also, check for general and professional liability insurance, bonding (coverage for employee theft) and non-owned auto insurance (additional coverage to the caregiver's or the client's auto policy).

The leading association for home care agencies is the National Private Duty Association. All member agencies are employer-based, carry liability insurance and pay worker's comp. You may use the following link to find an NPDA Member in your area <http://www.privatedutyhomecare.org/sections/consumers/locator.php>.

The sponsor for this web page is San Diego Home Caregivers, a San Diego-based home care agency. This is an agency that directly hires its caregivers and maintains all of the areas of coverage previously discussed. You may visit their site at [www.sandiegohomecaregivers.com](http://www.sandiegohomecaregivers.com) or call **(619) 487-9000**.

#### **Services for Those with Financial Limitations**

For those Californians who are facing rising medical expenses, the In-Home Supportive Services (IHSS) program through Medi-Cal is an option. If you are over 65 years of age, disabled (adult or child), or blind, IHSS will help pay for services provided to you so that you can remain safely in your own home. IHSS is considered an alternative to out-of-home care, such as nursing homes or board and care facilities. For more information and to apply for these services, you can call (800) 510-2020, or contact your local county welfare office through the following link [http://www2.sdcounty.ca.gov/lu/county\\_Directory/listing.asp?portal=0&alpha=W&selector=&listby=program](http://www2.sdcounty.ca.gov/lu/county_Directory/listing.asp?portal=0&alpha=W&selector=&listby=program). You may also contact California's Department of Social Services for more information on this program through the following link <http://www.cdss.ca.gov>.

For short-term assistance, the Southern Caregiver Resource Center here in San Diego has a Respite Program where qualified families in need can access free home care. For example, if a family is planning on moving a loved one to a board & care facility, but need help in the interim with morning in-home care visits over the next few weeks, this program could benefit them with free

services. You will have to demonstrate a financial need. The funds supporting this program are limited, mostly going toward families with emergency situations. You will need to first register a "Primary Caregiver" (usually a family member) with the SCRS. You can reach SCRS at (858) 268-4432. You may also visit their website at <http://caregivercenter.org/>.

For help with prescription costs, one great option is to contact the manufacturer of your medication directly. Most pharmaceutical companies have subsidy programs detailed on their websites that support low income families in need. The Social Security Department also has a subsidy program for people who have Medicare prescription coverage through Part D. You can reach them by calling (800) 772-1213. Ask for an "Agent" when prompted for a selection, then ask the agent to transfer you to a Claims Representative with their Low Income Subsidy Program. You can apply over the phone.

If you are concerned about the mental health or substance abuse of a Senior here in San Diego, the not-for-profit Community Research Foundation (CRF) is an excellent resource for identifying issues and developing customized programs to address them. They will visit your home for free and follow up with helpful resources as well as additional visits. Please visit them at <http://www.comresearch.org/> and look under "Services" for the program in your specific area of San Diego.

**If someone is in need of immediate assistance with a mental health crisis, or just need mental health information or referral to mental health services, please contact the Access and Crisis Line provided by the San Diego County Health & Human Services Agency at 1-800-479-3339.**

#### **Home Care Equipment & Supplies**

Located in El Cajon, Professional Medical Supply has a large variety of home care equipment and supplies with discount pricing. They also rent equipment and have used equipment (i.e. wheelchairs and walkers).

For example, an electronic hospital bed rents for \$175-\$225 per month, based on the model selected. The process starts with a doctor's order from your physician for the bed. You may then fax this order into PMS where they will handle all of the paperwork and then deliver the bed to your home. **With a doctor's order, Medicare will cover the expense of the bed.** You may visit their website at <http://www.professionalmedicalsupply.net/> or call them at (619) 449-0400.

#### **Researching Senior Care Communities including Skilled Nursing, Assisted Living, and Memory Care**

Lise Marquis is a Certified Senior Advisor with A Place for Mom and offers a free referral service helping families find their best senior care options. Lise covers all of San Diego County and has extensive knowledge of all of the available options in your specific area. Her assistance is FREE to families as the senior communities, homes, and services reimburse A Place for Mom for their service. Lise can be reached directly at (866) 691-2427 and her email address is [lisem@aplaceformom.com](mailto:lisem@aplaceformom.com).

#### **Veteran's Aid & Attendance Benefit**

The Veteran's Aid and Attendance Benefit is designed to provide monetary assistance to Veterans that are in need of aid or assistance with ADL's (activities of daily living). This aid or assistance can be provided at home, in an assisted living facility, or a nursing home. Single veterans are eligible for up to \$19,736 annually or \$1644 per month. Married veterans are eligible for up to \$23,396 annually or \$1949 per month.

This benefit is meant to help Veterans protect their assets, such as their home and auto, from being depleted due to medical expenses. To qualify, you must have served during wartime, show a medical need for assistance and have an income level that demonstrates that medical expenses are consuming most, if not all, of your financial resources. For more information on this benefit, contact Scott Langhoff, District Service Officer for the Joint Outreach to San Diego County's Veterans and Survivors. He works with the Veterans of Foreign Wars and an Elder Law attorney to help families understand and maneuver through the process. His office is here in San Diego and you can reach him by phone at (619) 365-8263 or by email at [slanghoff@cox.net](mailto:slanghoff@cox.net). He does not charge a consultation fee, so this is a great resource to see if you qualify for the benefit.