



HELP... AT HOME

Helping Hand



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Consider Home Care It's often much better

If a family member isn't able to live on his/her own without assistance, consider an increasingly practical alternative to a nursing home—home care. It gives the person being cared for a continued sense of independence and, in many cases, can also save money.

Assistance at home can amount to as little as companionship or helping with meals to providing specialized tasks such as oxygen therapy for emphysema sufferers.

Unless the patient requires 24-hour-a-day attention, care at home is usually cheaper than a nursing home. Moreover, Medicare, Medicaid, the Veterans Administration and private insurance plans often defray the cost of home care.

EARLY PREPARATIONS

The need for home-care services can catch families off guard, and mistakes are easy to make.

First, ask the physicians of family members—including yourself—to let others know as early as possible that continuing care may be necessary.

Example: A widowed uncle has had hip surgery and is reluctant to mention his need for help in fixing meals and cleaning the house. His doctor, however, could advise the family of this need early on.

Second, be alert to early warning signs that even doctors may

be unaware of.

Examples: An increasing number of accidents, even minor ones, that signal a deterioration in physical agility...or a rising level of forgetfulness that's often a forerunner of serious dementia.

When you sense a problem, let the appropriate physician know. In many cases, providing home care for the person prevents serious injury and delays the need for care in a nursing home or hospital.

Many families bear more of the home-care costs than they need to. All or part of these costs can be covered by Medicare or Medicaid. Patients may qualify for such services as physical or speech therapy, home health-assistance services for bathing and dressing and up to 28 hours a week of care by a skilled nurse or home health aide. The cost of medical equipment, such as special beds and walkers, can also be fully covered.

Note: Items and services for Medicare beneficiaries must be ordered by a physician and be reasonable and necessary. To get

Bottom Line/Retirement interviewed Ann Howard, director of federal policy for the American Association for Homecare, Alexandria, Virginia, an organization that represents home-care professionals and provides consumers with information about their activities (www.aahomecare.org).

