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Taking Care

As the need for nonmedical home care grows, a new wave of companies is forming to fill this all-important role.

I was lucky, in a sense. When my family learned my father had lung cancer and would need round-the-clock care once he was discharged from the hospital, I was able to take the reins.

I took care of him at home and, along with several medical providers who visited regularly, helped him through the last part of his life. The time was short, heartbreaking and probably one of the most difficult things I've ever been through. But, in the end, I was grateful to have done it. Not everyone is so lucky. And if it had happened today, I wouldn't have been able to do it. I would have needed help.

When it comes time to think about caring for an aging parent, the choices can be absolutely overwhelming. And the right one—whether it's moving into an assisted living facility, nursing home, residential care center, or staying at home—depends entirely on the individual circumstances. But if it were you who needed help, wouldn't you rather stay at home? Or if you had a parent who needed care, wouldn't enabling him or her to remain home be your first choice—even if you couldn't be there all the time?

Nonmedical home care is one of the fastest-growing industries in the country, and it will only continue to expand. The U.S. Census Bureau estimates the number of people turning 65 over the next few decades could hit 90 million (today, about 35 million people are in that age group). Add to this the amount of people working later into life—and, sometimes, having children later—and you'll find a "sandwich generation" that's struggling between holding full-time jobs and caring for children and parents.

Aragon Consulting (a St. Louis-based marketing research firm) estimates that, by 2009, 41 percent of working adults will face more concern regarding caring for a parent than for a child. And the U.S. General Accounting Office says as many as 60 percent of Americans have family members or friends requiring long-term care services. This isn't a numbers game. It's reality.

What is nonmedical home care?

Nonmedical home care, for the most part, means companionship. But it also includes things like meal preparation, errands, medication reminders (but not administration), grooming, transportation, light housekeeping, activities and basic personal care services. Bottom line is, it's having someone around to help make the client more comfortable in their own home. How much care someone needs depends on the individual. Sometimes it's just a few hours a week to give a break to a family member who's providing the

majority of care. It can also be a live-in situation or someone who comes daily. Nonmedical home care businesses can also provide services for Alzheimer's and dementia patients, as well as to individuals recovering from illness, rehabilitating from surgery or injury or who are new mothers.

Making the right choice

Carolyn Rosenblatt is a registered nurse, an attorney and an elder advocate who co-owns HelpWithElders.com with her psychologist husband, Dr. Mikol Davis. They consult with elders and those who care for them in a one-stop office in San Rafael. She advises people who are seeking home care services to choose an employer agency rather than a placement service.

“As a business owner, it's more risky to be a placement agency where the caregivers are independent contractors, because the consumer may see you as an ‘employer,’ regardless of your independent contractor agreement with the caregivers,” she says.

“If there's a perception by the family that the caregiver is your employee, and [the caregiver] does something wrong, the family can come after you, and it's possible to be found liable for their actions.”

Employer agencies, on the other hand, which are licensed and offer workers' compensation benefits to their caregivers, are a safer way to enter the industry. She also recommends home care companies set up specific contracts with their customers that have a “hold harmless agreement” in them, to help protect the agency owner from complaints about the work of a caregiver. It's also a good idea for the agency owner to make it clear to all its caregivers that it has specific policies about what caregivers are and aren't allowed to do (such as handling clients' money).

Rosenblatt also stresses the importance of geriatric care managers, who can see the big picture; they can serve as consultants during a home care situation to ensure it's the right type of care and determine whether the person needs something more. She also says it's important to involve the person who will receive the care in the process of choosing a caregiver.

“There's a tremendous need for nonmedical home care, and it will continue growing,” says Rosenblatt. “But business owners need to understand the pitfalls and make sure they're protected from issues surrounding abuse, neglect and injury.”

One concern is, there aren't enough caregivers right now—and there's a huge shortage of men in the field. One reason is, workers aren't paid well (the average in the North Bay is about \$11 per hour). There can also be language barriers. Even so, it's vital to find qualified, trustworthy caregivers. Once you find them, it becomes a top necessity to ensure they're properly trained, supported and recognized for their efforts.

“It's estimated that about 80 percent of family members caring for aging and frail loved ones at home suffer from depression as the burdens increase,” she says. “There's a tremendous need for more competent, nonmedical caregivers. As more people live longer, baby boomers age, and the need for this kind of help at home keeps going up, we face a shortage.”

Creating a niche

Yvonne Baginski is publisher of the Born to Age senior care directories (which list resources, businesses and services). She started Born to Age in 1998 as a cooperative effort with the Napa Valley Register. That first Napa directory was only 16 pages. Today, there are five separate directories (for Marin/Sonoma, Solano, Napa, Contra Costa and Alameda counties), and Napa's has grown to 44 pages. The directories are free and published annually.

"My business has changed a lot over the past 10 years or so," says Baginski. "There used to be only two home care agencies in Napa; now there are 26 [and counting] in the North Bay. With so many home care agencies vying for both caregivers and clients, there's more competition. There's also been significant growth in the number of people willing to consider this type of care."

Aside from finding quality caregivers and taking care of them, Baginski says there are a few ways you can set yourself apart in the home care field. One, she says, is to ensure your caregivers are licensed and Live Scan fingerprinted; the Live Scan company performs a criminal background check through the Department of Justice, and all children's daycare providers are required to undergo the process. Live Scans aren't a statewide requirement, and there are currently no licensing requirements for caregivers. Baginski says Napa's Commission on Aging has been taking steps to require both of these for home care workers in the county.

Another way to set yourself apart is to provide informational services to the public. Because although people are aware of these agencies, many are concerned about the expense.

Some home care agencies are doubling as "placement agencies," providing referrals to the next level of care (often assisted living or residential care homes). With placement contracts in place, the agency then receives a "referral fee" for each successful placement; there is no charge to the client. "The referral fees can be significant—as high as the first month's rent," she says.

Some assisted living/residential care homes are also expanding into the home care business; they see care-needing elders as potential future residents. If the client eventually moves in to the facility, it keeps people within the same circle of care.

There are other ways to specialize as well. "Some places just hire out live-in care. Some only hire certain ethnic groups, because the people they serve are of a specific ethnicity." She also notes that sometimes, assisted independent living facilities (senior apartments, for example) will invite a home care agency to open an office onsite so people can remain in their own independent apartment longer.

What's out there

With the wide array of choices among nonmedical home care providers in our area, clients and potential caregivers have a lot to consider. Whether you're looking to open a

business of your own, or take part in their important services, the following is only a handful of what you can find.

At Your Service Home Care

In 2004, Lucy Andrews opened Santa Rosa-based At Your Service Home Care with her husband, John Millier. It's not part of a franchise, but Andrews has more than 20 years' experience in the health care field and speaks nationally and locally on home care to both people within the industry and interested community members, with subjects including starting up a home care business, operational redesign, and elder care issues such as abuse and provider choice, among others. She says the gap between what can keep someone home and safe and what's government-funded (skilled nursing care) is a big problem in the industry: "You need a combination of skilled and nonmedical care to fill that gap."

Andrews is also a member of the California Association of Health Services at Home, or CAHSAH (www.cahsah.org), an organization that is, in part, interested in creating community standards of care for nonmedical home care agencies.

Part of the problem is that what Medicare and/or Medi-Cal will cover has changed in recent years. Right now, the government only recognizes nonmedical home care as a reimbursable service for qualifying low income individuals. The people who are hit hardest by this decision are those just above the low-income level (who don't qualify for government help). Recent cuts in California will hit providers even harder when they take effect July 1. The hope is that organizations like CAHSAH will be able to change that by proving the need and providing structured regulations.

"Private duty is the fastest-growing segment of home care because of the gap between services that are paid for and what really keeps someone home day-to-day," says Andrews. The thing is, the demographic switch that's happening in our country is undeniable, and the "sandwich" generation—that's caught between caring for its parents and children—needs help now. "One of my roles is to ease that burden," says Andrews.

"This isn't a get rich quick business. You have to be passionate about it. Look at your motivation. It takes a huge commitment, and you're involved in every aspect. If a caregiver doesn't show up, you have to fill in. It's 24/7.

"It's also important to be a good employer. Provide perks, be fair and equitable to employees. Give them support," says Andrews.

When asked about the shortage in caregivers and the competition for clients, her response was simply stated and positive: "There's enough for everyone. If you're good and true to your word, you'll be successful. Otherwise, you won't get the calls."

She says most of her referrals come via word of mouth. But there's also hospitals, discharge nurses, assisted living facilities, elder care attorneys, fiduciaries, a Web presence and the good old fashioned phone book.

One thing Andrews says sets her apart is her medical background. She says she understands the system and knows how to be a resource for getting people the care they need. She also provides case management services and care oversight. For example,

coordination of care between more than one physician, she uses this model to ensure they're receiving the best care.

In the beginning, either she or her agency director will perform a free in-home assessment to help develop a plan to place the right staff for each client. It includes a home safety assessment: Does the person need grab bars in the shower? Are there obstacles that could cause a fall? "Sometimes it's one spouse taking care of their partner, but then the caregiver falls and there's no one. They want to keep their home and be together and safe," says Andrews. "As Americans, we're often prideful—until there's a disaster. That's where the need for home care comes in."

She says she's seen the industry change dramatically over the past several years and has watched several home care agencies come and go during that time—and that's just in Sonoma County. "They see it as easy, but it's labor-intensive," she says. "If you don't have the right staff and support, problems can multiply."

Andrews' business employs about 75 caregivers and a handful of full-time office staff members. "Having a family say we made a difference is my favorite part," she says. "That they can stay home and their life is better because of us."

Home sweet home

The longer someone can remain in his or her own home, the happier and more enriched that person's life will be. Nonmedical home care agencies exist to make that happen, with companionship and services geared toward helping those in need—and their families—make the most of precious time.



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