

# Home Care Options of Brown County

*Help at Home*



***ADRC of Brown County  
can provide in-depth  
assistance about  
resources and more.***

***We are here to listen to  
your story and help you  
find answers and  
solutions.***

## **ADRC of Brown County**

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[www.adrcofbrowncounty.org](http://www.adrcofbrowncounty.org)

ADRC is a nonprofit, 501(c)3 organization

Find us online:



## Getting Started

What is home care? Live-in Care, Home Care, Home Health Care, and In-Home Care are some of the terms used for service brought into the home to provide assistance with a person's daily needs. Home care can provide the help needed to remain independent at home. The person receiving the care may be recovering from an illness or accident, facing a terminal illness, has a disability, or is frail due to age. Whatever the type of care needed, ranging from simple household tasks to skilled nursing procedures, a home care agency, or an independent home care worker can be hired to provide the services.

You will see terms such as homemaker, companion, personal care worker (PCW), Certified Nursing Assistant (CAN), and nurse's aide frequently used to describe a home care worker.

Use this handbook as your starting point. For more assistance, ADRC of Brown County can help.

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*Our Mission:  
“Empower and  
enrich the lives of  
older adults, adults  
with disabilities and  
their caregivers.”*

### ***For more Information:***

Visit our website:

[www.adrcofbrowncounty.org](http://www.adrcofbrowncounty.org)

211 Community Services database:

[www.get211.org](http://www.get211.org)

## *Deciding When to Use Home Care*

When considering using home care services and deciding what type of in-home care to choose, think about the areas where assistance is needed. Use the following list to start the process.

<b>Needs</b>	<b>Notes</b>
<b>Meal preparation</b>	
<b>Grocery shopping</b>	
<b>Assistance with laundry</b>	
<b>Assistance with bills</b>	
<b>Companionship</b>	
<b>Transportation</b>	
<b>Walking inside/outside of the home</b>	
<b>Assistance with bathing</b>	
<b>Assistance with dressing</b>	
<b>Assistance with toileting</b>	
<b>Assistance with feeding self</b>	
<b>Light housecleaning</b>	
<b>Monitoring of medication</b>	
<b>Monitoring of diabetes</b>	
<b>Monitoring of blood</b>	
<b>Wound care</b>	
<b>Injections</b>	

# *Types of Home Care Options*

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## **Home Health Care Agency**

In Wisconsin, a licensed home health care agency is defined as an organization that provides part-time and intermittent skilled nursing and other therapeutic services on a visiting basis to persons in their homes. Agencies which do not provide nursing care but offer assistance with activities of daily living (bathing, dressing, or using the bathroom) or offer assistance with instrumental activities (housekeeping, preparing a meal, or medication management) do not need to be licensed.

**Licensed vs. Non-Licensed** - Agencies that provide skilled nursing and other therapeutic services must be licensed.

There are several ways to locate a home care agency in Brown County that will meet your needs:

- Consult with your health care provider
- Consult with the hospital discharge planner or nursing home social worker
- Consult with friends and neighbors
- Refer to the home care list provided by ADRC. Call (920) 448-4300 or visit [www.adrcofbrowncounty.org](http://www.adrcofbrowncounty.org)

Once you have located several agencies, gather information on each to determine which one is suited to meet your current care needs.

Questions to consider when interviewing an agency include:

- How long has the agency been in operation and serving the community?
- Is the agency certified for Medicare/Medical Assistance?
- What certifications or affiliations does the agency possess?
- Is the agency licensed?
- Do they offer the specific health care services needed?
- Who supervises the home health aide and monitors the quality of care?
- Is a written plan of care provided to the client/family members?
- What are your minimum/maximum hours of service in a day or week?
- How do you screen your workers prior to employment?
- What are the fees?

**The Wisconsin Home Health Hotline (800) 642-6552** is the place to get information about complaints filed against licensed agencies in the last two years or the results of state inspections. A recorded message will ask you to leave a message. Include your name, telephone number with area code, state, and whether you are seeking information or wanting to file a complaint. Calls are returned by the next working day.

# *Independent Home Care Workers*

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## *Finding a Home Care Worker on Your Own*

Many people choose to find home care workers through online listings, the newspaper, or advice from friends and neighbors who have had independent workers in their home. ADRC offers a word of caution about this approach.

While many workers have very good intentions and may be excellent workers, remember when you hire someone independently, you are the employer. You are responsible for all of the benefits and drawbacks of this employment agreement.

See pages 11 and 12 on “What Steps to Take When Hiring a Private Home Care Worker.” If you have further questions about how to proceed with hiring a worker, contact ADRC at (920) 448-4300.

## *Other Types of Care*

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### *Live-In Caregiver*

If you need around-the-clock assistance and prefer to receive it at home, a live-in caregiver might be a good option for you. Generally, an agency that recruits live-in caregivers will interview you to better understand your individual needs and personality. This results in a better match. Some agencies charge a one-time finder's fee. In addition to the finder's fee, the cost for a live-in caregiver ranges widely depending on your particular needs.

### *Palliative Care*

Palliative care is a type of medical care that helps anyone with a serious illness ease suffering and improve quality of life. The palliative care team of doctors, nurses, and other specialists, along with your doctor, tend to the physical, spiritual, and emotional needs of you and your family. Palliative care is given wherever you reside.

If you reside in a facility, you should check with that facility to see which palliative care providers they contract with. Some examples of services you can get from a palliative care provider include: assistance with bathing, assistance with medication, treating symptoms of your serious illness, or support and guidance in making decisions about treatments options and goals. Palliative care is generally not covered by Medicare or Medicaid.

### *Hospice Care*

Hospice care is for those facing life-limiting illness or injury, focusing on the care associated with that illness or injury. A hospice team involves medical care, pain management, and emotional and spiritual support tailored to your loved one's needs and wishes. Support is often provided to the patient's loved ones as well. Hospice is provided in the home or at a facility. If you reside in a facility, check to see which hospice providers they contract with.

Hospice is covered under Medicare, Medicaid, and most private or managed care insurance plans. Check with your insurance provider for more information. There are specific guidelines to receiving hospice. Contact ADRC (920) 448-4300 for more information.

# Financial Help

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## Medicaid Personal Care Benefit

Wisconsin's Medicaid program provides personal care services related to assisting with activities of daily living necessary to help care for people in their residence in the community.

In order to receive this benefit, you must have been determined Medicaid (MA) eligible with an MA card. This requires a visit by a registered nurse to complete an assessment, develop a written plan of care, and written physician's orders. The care you receive is provided by a caregiver working for a Licensed Medical Home Care Agency. It may be possible for a friend or loved one to be certified by an agency and provide the care to you. The friend or loved one would be paid by the agency that certifies them. The exception to this is that the caregiver cannot be paid to provide care to a spouse or a minor child. In addition, the caregiver cannot have been convicted of a crime that directly relates to the occupation of providing personal care or other health care services.

### The following services may be covered by this benefit:

- Assistance with bathing, dental care, hair care, and skin care, excludes wound care
- Toileting, including use and care of a bedpan, urinal, commode, or toilet
- Care of eyeglasses and hearing aid
- Assistance with getting in and out of bed and with dressing and undressing
- Assistance with mobility and ambulation including use of a walker, cane, or crutches
- Simple transfers including bed to chair or wheelchair and reverse
- Changing the bed and laundering the bed linens and personal clothing of the recipient
- Light cleaning in essential areas of the home using during personal care services (*no more than one-third of the time spent by a PCW may be spent performing housekeeping activities*)
- Accompanying the recipient to obtain medical diagnosis and treatment
- Meal preparation, food purchasing, and meal serving

### The following services are not covered by this benefit:

- Personal care services provided in facilities such as hospitals and nursing homes
- Homemaking services and cleaning of areas not used during personal care service activities, unless directly related to the care of the person and essential to their health
- Personal care services not documented in the plan of care
- Skilled nursing services

For more information, or to get a list of Licensed Medical Home Care Agencies that provide Medicaid Personal Care, contact ADRC at (920) 448-4300 or visit [www.adrcofbrowncounty.org](http://www.adrcofbrowncounty.org).

## *Financial Help, Continued*

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### ***Publicly Funded Long-Term Care: Family Care, Partnership, & IRIS***

The publicly funded long-term care program helps people who are elderly or have a disability who need long-term care services to stay in their homes and community. This provides cost-effective alternatives to expensive care in institutions and nursing homes. Some examples of services you might receive through the long-term care program are: home health care, home modifications, personal care, or housekeeping.

To qualify, you must have the same level of care needs as nursing home residents, be an older adult or an adult with a disability, and meet financial eligibility requirements. Medicaid-eligible individuals automatically meet the financial eligibility. ADRC is the place to start with eligibility questions and to apply.

### ***Medicare***

Medicare may pay for some of the cost of home care, but generally requires that the care be skilled nursing care or therapy. Medicare will not automatically pay for in-home care. Your home health care agency of choice can help you with questions regard Medicare payment.

### ***Private Health Insurance***

Private health insurance may pay for services of a home health aide or a nurse. The insurance company may place restrictions on what home care services are covered, which is similar to Medicare restrictions. Contact your health insurance company with questions.

### ***Long-Term Care Insurance***

Depending on the policy purchased, it may pay for some or all of the cost of your home health care needs. Talk with your insurance agent if you have questions.

### ***Grants***

Depending on your needs, there may be grants to help pay for home care. Please contact the ADRC for more information on these grants:

- National Family Caregiver Support Program (NFCSP)
- Alzheimer's Family and Caregiver Support Program (AFCSP)
- Respite Care Association of Wisconsin (RCAW) - Supplemental Respite Grant Program (SRGP)



# *Long-Term Care Benefits for Wartime Veterans and Their Surviving Spouses*

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## **VA Pension**

The Veteran's Administration (VA) pension program provides monthly benefit payments to certain wartime veterans and their survivors with financial need.

A Veteran may generally be eligible if they:

- Were discharged from service under other than dishonorable conditions, AND
- Served 90 days or more of active military, naval, or air service with at least one day during a period of war, AND
- Their countable income is below the maximum annual pension rate, AND
- Meets the net worth limitations, AND
- Are age 65 or older, OR a patient in a nursing home, OR receiving Social Security disability benefits

Veterans who entered active duty after September 7, 1980, must also have served at least 24 months of active duty service. If the total length of service is less than 24 months, the veteran must have completed their entire tour of active duty.

## **Aid and Attendance**

Aid and Attendance (A&A) is an increased monthly pension amount paid to a veteran or surviving spouse.

You may be eligible for the increased A&A amount if:

- You are eligible for basic pension benefits, AND
- You require the aid of another person in order to perform activities of daily living, such as bathing, feeding, dressing, toileting, adjusting prosthetic devices, or protecting yourself from the hazards of your daily environment, OR
- You are bedridden, in that your disability or disabilities require that you remain in bed apart from any prescribed course of convalescence or treatment, OR
- You are a patient in a nursing home due to mental or physical incapacity, OR
- You have corrected visual acuity of 5/200 or less, in both eyes, or concentric contraction or the visual field to 5 degrees or less

## *Long-Term Care Benefits for Wartime Veterans and Their Surviving Spouses, Continued*

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### ***Housebound***

Housebound is an increased monthly pension amount paid to a veteran or surviving spouse who is substantially confined to their home because of permanent disability.

You may be eligible if:

- You are eligible for basic pension benefits, AND
- You have a single permanent disability evaluated as 100% disabling AND due to a disability or disabilities, you are permanently and substantially confined to your immediate premises, OR
- You have a single permanent disability evaluated as 100% disabling AND another disability or disabilities, independently evaluated as 60% or more disabling

The Federal VA offers a financial assistance program entitled “Non-Service Connected Pension with Aid and Attendance” that can assist wartime veterans and their surviving spouses while residing in a nursing home, and in some cases, while in an assisted living facility/CBRF.

The VA reviews several factors to determine eligibility including income, net worth, level of disability, and medical expenses. Generally, those with assets of \$80,000 or less (not including their primary residence) are financially eligible for this benefit program. Enrollment to pension benefits is determined on a case-by-case basis. Contact the Brown County Veterans Service Office at (920) 448-4450.

# *What Steps to Take When Hiring a Home Care Worker?*

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## **Step 1: Determine if you want to hire an In-Home Worker**

- **Cost:** About \$18 - \$22 an hour, with generally a minimum per visit. Chore workers may charge a flat rate for the entire job.
- **Taxes, Insurance, Withholdings:** You may be liable. Consult your financial and insurance professionals.
- **Management:** You are responsible for scheduling, directing, and controlling the tasks your worker performs.
- **Back-Up Workers:** You are responsible for arranging back-up if your worker is sick.
- **Personnel:** You can interview and choose your own in-home worker.

## **Step 2: Screening an In-Home Worker**

It is recommended to include the potential care recipient in the screening process if they can participate, to reduce anxiety, ensure that both parties are comfortable, and that you loved one's needs are respected.

### **Screening:**

- Request several work and personal references and check them carefully
- Verify the information provided and ask all references about reliability, trustworthiness, punctuality, and the care provider's ability to handle stress
- If possible, consider a background check. This could include:
  - Wisconsin Circuit Court
  - Wisconsin Caregiver Misconduct Registry
  - Department of Justice Wisconsin Online Record Check System
  - National Sex Offender Public Website

## **Step 3: Make Lists**

### **1. Make a list of tasks, days, and hours needed.**

Being flexible helps with finding the best match.

### **2. Prepare a list of interview questions and discussion topics for the potential workers.**

Some topics to consider include:

- Tell me about your experience with this type of work.
- Are you available for the days and hours needed?
- How would you handle \_\_\_\_\_? (Describe a challenging situation)
- Are you working another job(s)? Will this conflict with your availability to take this job?
- How reliable is your transportation?
- Discuss your rate of pay, minimum hours, and mileage fees (if applicable).
- Review your task list and make sure the worker is comfortable with all of the tasks.

## Step 4: In-Person Interview

### Set up an Interview

When you get the worker's name and information, do an initial telephone interview if desired. If the initial telephone interview goes well, schedule an in-person interview.

## Step 5: Agreement

**Write an agreement that includes fees, hours, and tasks for the worker. Give the worker a copy.** Some items to consider include:

- Your name, address, phone number, email, and emergency contact information
- The worker's name, address, phone number, email, and emergency contact information
- Days, hours, pay rate, meals, and breaks
- How the worker will be paid (cash, check, etc.) and when (daily, weekly, biweekly)
- Worker's use of your car or mileage rates
- How you and the worker will handle holidays, vacation, and sick days
- Expected notice if/when a worker needs to leave your employment
- Specific tasks that need to be completed

## Step 6: Taxes, Insurance, and Withholdings

**Use the following resources to find more information about taxes, insurance, withholdings, and Medicare.**

- **IRS:** 440 Security Blvd, Green Bay | (920)662-5999  
[www.irs.gov](http://www.irs.gov)
- **WI Dept. of Revenue:** 200 N Jefferson St, Green Bay | (920)448-5179  
[www.revenue.wi.gov](http://www.revenue.wi.gov)
- **Social Security Office:** 1562 Dousman St, Green Bay | (888)772-1213  
[www.ssa.gov](http://www.ssa.gov)
- **Your own insurance agent and professional financial advisor**

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