

# understanding your home care choices

Last year, Jennifer and her sister found themselves at the hospital emergency room with their elderly father saying, “Now what?” Their father was being discharged, but they knew he would be unable to manage at home alone.

Fortunately, Jennifer’s sister recalled attending a home care presentation years earlier by THE MEDICAL TEAM, an area home care agency. She pulled out a card she had kept in her purse all that time. “We called the nurse supervisor, who was calm, professional and listened to what we needed. Within two hours, we had help for my father at his apartment,” recalled Jennifer.

Like Jennifer’s family, you may realize that home care is needed for you or a loved one, whether for help with recovery after a surgery or illness, or for assistance with household chores and personal care.

“Home care can be a good choice, as it is both effective and results in high patient satisfaction,” said Mary Ellen Knecht, RN, Director of Community Relations at THE MEDICAL TEAM. Nine out of ten people prefer home care to institutional care. A U.S. government study confirmed that people receiving home care tend to live longer and enjoy better quality of life.

There are two basic categories of home care – Skilled Home Healthcare

and Non-Skilled Care. Your physician will help you determine the type of home care you might need.

**Skilled Home Healthcare** is medically focused care, which is covered by Medicare and most health insurance plans, or the patient may pay out of pocket for these services. The patient must meet certain eligibility criteria.

**Non-Skilled Care**, also referred to as “Private Duty,” may be appropriate for you if you do not require skilled home healthcare but still need assistance with daily activities such as bathing, dressing and medication reminders. The costs for non-skilled care are paid directly by you, your family, your long-term care insurance or through a government program if you qualify. Examples of non-skilled services include:

- **24-hour a day or hourly care** by certified nursing assistants and personal care attendants for individuals recovering from hospitalization or surgery, individuals with serious or multiple health problems, and individuals who are disabled and/or who need assistance to remain at home.
- **Assistance with personal care** and activities of daily living, such as dressing,

toileting, eating, meal preparation and monitoring vital signs.

- **Homemakers and companions** to handle light household duties and/or companionship when no hands-on care is needed.

- **Patient sitters** who can be at your bedside in the hospital to provide continuous support.

Once you have determined a need for home care, there are many things to take into consideration when choosing a provider. “For skilled home health care services, we recommend verifying that the agency is licensed, certified by Medicare and accredited. Accreditation by a national accrediting agency ensures that it provides quality health care services,” said Knecht.

Also, while you have the option to hire someone independently to provide caregiving services, going through an agency can provide more reliability and certainty that the provider is insured, has been properly screened and trained, and is legally able to work in the U.S. Finally, in the event that the caregiver is unable to provide services on their scheduled day, an agency with 24/7 availability can staff a suitable alternative, which may not be the case when hiring an individual. **GRL**

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