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Care That Comes to You

If you need support or care due to limited mobility, a recent trip to the hospital or serious illness, you might feel overwhelmed trying to understand your options. Fortunately, you can receive the highest caliber of care wherever you call home.

Care that comes to you can often be more personalized to your unique needs and situation, and can have lower out-of-pocket costs for you than care in a hospital, emergency room or skilled nursing facility.

Some services listed in this guide require a person to be “homebound.” While there are different rules in different states, it generally means that it will require significant effort for a person to leave their home – for example, they may not be able to drive or cannot move without use of a walker or wheelchair, and only for short distances.

Medicare, Medicare Advantage, Medicaid, Tricare and many other insurance plans cover a variety of home-based care options where compassionate and responsible clinicians and caregivers travel to you. They can help with rehabilitation, chores such as dressing or bathing, pain and symptom management, and even end-of-life care.

This guide gives an overview of the major health and care benefits that can come to you or your loved one to provide support and assistance, many of which are covered partially or entirely by insurance.

HOME HEALTH CARE:

This includes periodic visits by skilled nurses; physical, speech and occupational therapists; as well as some medical social services, aide care and behavioral therapy. A physician will often prescribe home health care after a hospitalization to help you rehabilitate in your home, but it can also be used when you're

managing a difficult chronic condition or have an acute onset of a new diagnosis that your physician/provider may need help in managing.

Generally, you or a loved one are eligible for home health services if you are considered homebound (meaning that it's a taxing effort for you to leave home) and require the assistance of another person or an assistive device and your physician or allowed provider certifies that you need home health care.

Home health is covered under Medicare and Medicare Advantage, Medicaid, Tricare and many commercial insurance plans. Check with your insurance provider for your coverage options and if pre-authorization is required.

PERSONAL CARE SERVICES:

If you or a loved one needs help with occasional dressing and bathing, or perhaps light housekeeping and meal preparation, a personal care aide (sometimes called a home health aide or nursing assistant) can help you to make life more comfortable. These aides offer assistance with what are generally known as activities of daily living – dressing, bathing, using the restroom, light chores and other self-care.

Support for personal care varies by state and insurance plans. Every state offers personal care benefits through their Medicaid programs, but they all have different rules for who can get it and how much they can receive. There are also many home care agencies who provide trained aides for private pay on an hourly basis for those who may need a few hours of care each week.

Home Infusion Therapy: Home infusion therapy is a medical treatment where medications or nutritional



supplements are given through a vein (intravenously) or under the skin (subcutaneously) in the patient's home.

The infusion is either provided by a nurse, or a nurse will teach the patient or an able caregiver to administer the infusion. The nurse will also educate the patient and caregiver about the nature of the illnesses being treated.

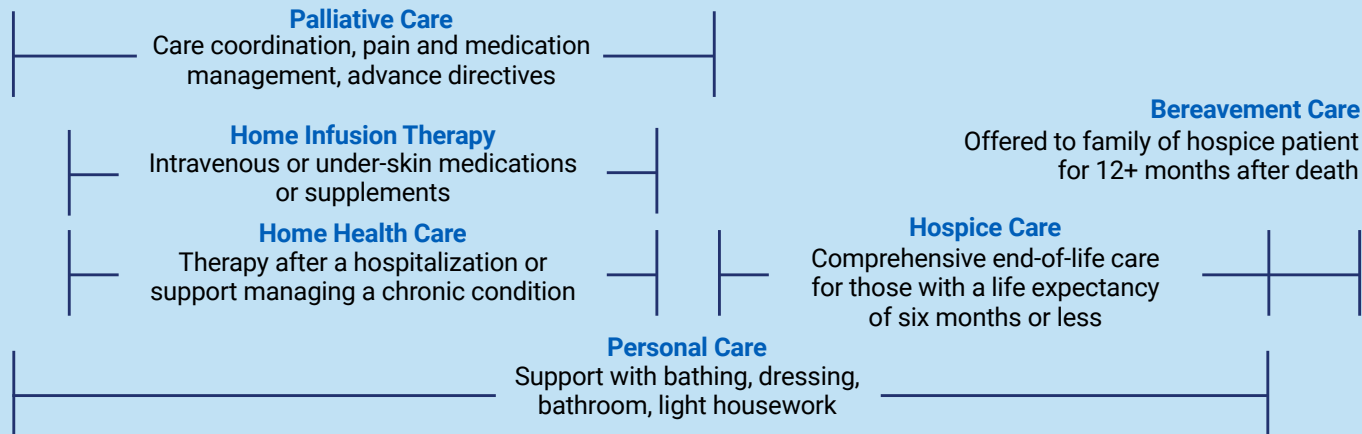
Covered by Medicare, Medicare Advantage, Medicaid, Tricare and many others. Check with your provider for your coverage options and if pre-authorization is required.

Palliative Care: Palliative care focuses on relieving the symptoms, pain and stress that can accompany living with a serious illness. Its goal is to improve the quality of life for both the person facing the illness as well as their family. It may be helpful for you or your loved one if you are struggling with multiple health conditions, need help managing pain or discomfort, or require support navigating the healthcare system.

Palliative care providers can also help you better understand your illness and treatment options and can support you in identifying and communicating your wishes for future treatments. This might mean help with facilitating family and/or healthcare provider conversations, filling out advance directive documents, or designating someone who can make healthcare decisions for you when you are no longer able to do so yourself.

Palliative care is based on need and not your illness prognosis or life expectancy. It is often offered alongside curative treatments, such as chemotherapy for cancer. It helps coordinate the care you receive, especially if you see multiple specialists. Many palliative care providers offer visits by physicians, nurse practitioners and social workers. These visits are sometimes provided in your residence but can also be conducted over the phone or a video call.

CARE OPTIONS IN YOUR HOME



Notes:

Hospice care provides aides that help with personal care, though some families choose to supplement that with additional personal care services. Hospice patients forgo curative therapies and focus on comfort.



Some components of palliative care are covered by Medicare Part B as well as some Medicare Advantage plans and other commercial insurance providers. Check with your insurer to see your coverage options and if pre-authorization is required.

Hospice Care: This specialized care is for those facing a life-limiting illness, usually those who have a life expectancy of six months or less. Instead of focusing on curing a disease or condition, hospice provides comfort measures that holistically address a patient's symptoms and needs.

Hospice provides pain management and clinical coordination, addresses social and spiritual care needs, and supplies aide services for occasional bathing or dressing. A hospice team can consist of physicians, nurses, social workers, chaplains, bereavement counselors, personal care aides and community volunteers. These professionals provide care wherever their patient considers home and visit on a regular basis to provide comfort and care and assess the patient's condition. Hospices also offer caregiver respite as well as inpatient care in cases where a patient's symptoms need more intensive care.

Hospice also covers counseling for those suffering from the loss of the patient both during and after their care, for up to 12 months after death.

Most hospice patients receive services under the Medicare program, and most states cover hospice under their Medicaid programs, as do many private insurance plans. Check with your insurer to see your coverage options and if pre-authorization is required.

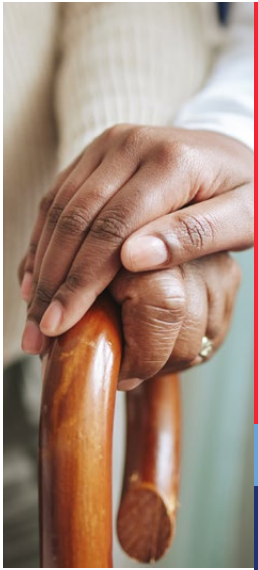
WHAT SERVICES ARE RIGHT FOR ME?

Your home-based care needs may change over time, and so will the services that may best fit your situation. Home health care services are most often needed in support of ongoing chronic conditions or rehabilitative care for those who cannot leave their home without significant effort. Hospice care is for those with a life expectancy of six months or less (though hospice can be provided for longer time periods as long as a physician recertifies them). Personal and palliative care can both be accessed alongside either home health or hospice care.

There are also services that can help you with many other aspects of daily life, such as getting a job, transportation to events in your community, or social services. Many states refer to these as Home and Community Based Services (HCBS). Calling your local Medicaid office or Area Association on Aging can help you understand what's available to you.

WHO CAN HELP ME IDENTIFY WHAT I MAY NEED?

The type of support that may help you the most will depend on where you are in your health journey and what your needs are. Often, your primary care physician can discuss options for you or for a loved one. Many agencies provide more than one service and may also be able to discuss what type of support you can most benefit from.



Helpful Questions to Ask Your Healthcare Provider or Insurer

If you're not sure which services may be right for you or your loved one, these questions can be useful prompts to ensure you have a full picture of which types of care can be provided to you in your home:

- What sort of support is available for me to help me stay in my home?
- Are there any programs that can offer me assistance with bathing, cleaning, cooking, or help getting in and out of bed?
- How often will a healthcare provider visit my home, and what will their visits involve?
- How are emergencies handled after regular office hours?
- Can I choose my own healthcare provider or caregiver?
- How is my progress and health status monitored and communicated to my doctor?
- What level of support and training is offered to my family who help me at home in between visits?
- What will my out-of-pocket costs be, and what does my insurance cover?
- Can you talk to me about the quality of the care you provide? Are you endorsed or accredited by any national quality agencies or boards?

ADDITIONAL RESOURCES

The National Association for Home Care & Hospice:
www.nahc.org

Care Compare:

Medicare site showing home health and hospice providers in your area and their quality ratings:
www.medicare.gov/care-compare/

List of State Medicaid Websites:

<https://www.medicaid.gov/about-us/beneficiary-resources/index.html#statemenu>