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## What is In-Home Care?

### **In-HomeCare**

In its truest meaning, **in-home care** refers to any type of care (medical or nonmedical) that is provided to clients in their home. In recent years, there has been a slight shift in using the terminology to emphasize non-medical in-home care such as companionship/homemaking services or personal care services. Home health care (medical) typically refers to the provision of skilled nursing care and speech, physical or occupational therapy in the home environment.

In-home care is rapidly becoming the most commonly asked for service among today's aging population. For many seniors and adults requiring care, having an in-home care provider is the difference between staying at home and being admitted into a nursing home. Reputable in-home care agencies employ their caregivers and provide a series of screens and operational checks and balances. Some families may consider hiring an individual private caregiver instead of a full employer agency. If you secure an independent to provide in-home care, **you** are now the employer.

That means you are responsible for all employment taxes and deductions for your employee, the caregiver. You also become responsible for securing the appropriate insurance coverage such as Workers' Compensation in case the caregiver is injured while providing care in the home and general liability insurance in the event the caregiver causes property damage. Most homeowners' policies do not cover the expenses associated with an injury or damages sustained while a caregiver is in your employ. It is also important for your own safety and security that you procure appropriate background checks and validation that the candidate is a capable, appropriately trained, quality care provider. Is there a backup caregiver in the event the primary caregiver is ill? Is there professional supervision of how well the caregiver is meeting the needs of the individual?

### **Home Care Plan**

A **care plan** is developed to ensure the care your loved one receives is personalized to meet his/her exact needs as well as his/her schedule. Because the in-home care provider comes to the senior's home, he/she is able to continue living independently, in familiar surroundings. An added benefit is that the in-home care service provider gives the senior something his/her life may be lacking - companionship. The types of day to day assistance can range from transportation, meal preparation, light housekeeping, to bathing, feeding, incontinence care, etc. There are also a wide range of home technology solutions available such as personal emergency response systems, automated medication solutions, etc, all with an aim to promote safe and independent living. Many children of aging parents choose in-home care because it offers them a level of peace-of-mind knowing their loved ones are cared for when they can not be there.

Most in-home care is private pay which means the client and/or the family is responsible for payment. Although some families are able to fund in-home care through long-term care insurance, Medicaid programs, reverse mortgages, or other payer sources, the majority of in-home care is private pay. Hourly rates will vary substantially by market and the type of care provided, usually in the general range of \$18 to \$25 per hour.

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Mark Sheets, Owner-Comfort Keepers, Richmond

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