

Home Care

I need help at home, what are my options for assistance?

Home care is non-medical service that focuses on support with activities of daily living, provided by a CNA (certified nursing assistant) or trained caregiver, that take place within one's home. Once a home care agency is chosen, a contract is completed specifying hours, tasks, rates, caregiver duties, etc.

Services provided may include:

- Personal Care (i.e. bathing, dressing, toileting)
- Homemaking (i.e. light housekeeping, laundry, trash removal)
- Food preparation
- Companionship
- Transportation / Errands (i.e. accompanying to appointments or activities, shopping)
- Medication Reminders

For private pay home care, hourly rates can range from \$38-50 per hour depending on time of day, length of shift, and frequency of shifts. Many agencies will have a minimum number of hours for each time the worker comes. If 24/7 home care is needed, daily rates can range from \$200-400+.

Community Care Program (CCP)

If a household cannot afford to pay out of pocket for home care, the Illinois Department of Aging Community Care Program can provide free in-home services and support for eligible households.

Eligibility:

- 60 years old or older
- Either U.S. citizens or eligible non-citizens
- Residents of Illinois
- Have assets of \$17,500 or less (not including primary residence, car, or personal items) or \$35,000 or less for a couple

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- Have an assessed need for care as measured by the Determination of Need (DON) assessment
- Must be willing to apply for and, if eligible, enroll in Medicaid

What may be included in CCP services?

- Homemaker services (same as services provided by private home care agencies)
- Emergency response device
- Adult Day Services
- Automated medication dispenser
- Home delivered meals

How to apply?

Search for your Care Coordination Unit (CCU) and call to request services

<https://webapps.illinois.gov/AGE/ProviderProfileSearch>. (If you need assistance by phone call the Illinois Department on Aging's Senior HelpLine at 1-800-252-8966. The CCU is authorized by the State to assess for and authorize CCP services as appropriate. A case worker is assigned to assist with applications and processing. It can take 1-6 months for services to begin so request services as early as possible if they're needed.

FAQs

Should I use an agency or an individual caregiver for home care?

There are pros and cons to each option. Agencies have more depth of staff so if a caregiver is unavailable they can send a replacement easily. With an individual contractor, there may be more consistency of care and costs may be lower because you are eliminating the middle person, but it can be difficult to get a replacement if needed. Other advantages of agency-based care include the likelihood that the agency will take care of the business end of things for you, like paying taxes and having liability insurance. However, be sure to find out if that is the case for the agency you select, as this can vary widely.

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Are home health and home care the same thing?

Home health refers to medical and post-hospitalization/post-rehab care in the home and is covered by Medicare. Home health requires a doctor's order and can provide physical therapy, occupation therapy, speech therapy, and a visiting nurse. These are all "skilled care" services. While one or more of these professionals are providing home care, if the physician requests it, a home health aide may be provided up to twice a week for short visits as well. Social work services may also be an add-on to home health in some instances for care coordination is needed. Home health is temporary, and often available for only 4-6 weeks but can be prolonged a bit if the doctor orders additional care.

Home care is non-medical care (as described above) and can be ongoing if paying privately or if receiving services through the State of Illinois. No doctor's order is required for home care. Home care is generally not covered by medical insurance. Some long-term care insurance policy benefits may cover home care services.

To find out more about CJE SeniorLife's many services and programs, visit www.cje.net or call at 773.508.1000.



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