

Senior Services Explained



Home Care

Description:

Caregivers help with activities of daily living specific to client's needs

Example:

- Bathing & grooming
- Companionship
- Transportation
- Toileting assistance
- Grocery shopping
- Laundry

Additional Details:

- Four to twenty-four hour shifts
- Rates can vary depending on client needs (i.e companionship vs. bed bound)
- Can be in a private home or in a senior community (wherever someone lives)

Coverage/Costs:

- Self-pay
- Long-term care insurance

Home Health

Description:

- Curative Care
- Skilled treatment for a chronic condition, recovery from surgery or injury
- Goal is to restore function & independence

Example:

- Must have doctor's orders that says it is medically necessary
- After a hospitalization or requested by a physician
- Must show improvement
- Patient must be homebound
- Time-limited
- Medical visits are a few hours per week (not 24/7 care)

Additional Details:

- Four to twenty-four hour shifts
- Rates can vary depending on client needs (i.e companionship vs. bed bound)
- Can be in a private home or in a senior community (wherever someone lives)

Coverage/Costs:

- Original Medicare Part A/B
- Medicare Advantage plans (benefits vary)

Senior Services Explained



Palliative

Description:

- Curative Care
- For people at any stage in their illness Illness does not have to be life threatening
- Goal is symptom management

Example:

- Nurse/Nurse Practitioner provides main care in conjunction with physician
- Can receive home health services at the same time
- Interdisciplinary team similar to hospice

Additional Details:

- Can be supportive care with or without curative intent
- Patients who don't qualify for hospice, but need more medical oversight to manage a chronic or progressive condition

Coverage/Costs:

- Coverage can vary. Typically insurance or selfpay.

Hospice

Description:

- Comfort care
- Typically for people with six months or less to live, but other criteria contributes to qualifying
- Most underutilized medical benefit

Example:

- Nurse/Medical Director for medical support
- Chaplain for spiritual support
- Social worker for emotional support, end-of-life planning (funeral planning)
- Hospice aide for personal care support

Additional Details:

- Location - wherever patient calls home
- Patient not sent to hospital; all care takes place at home (some exceptions)
- Includes durable medical equipment, supplies, & medications related to primary diagnosis

Coverage/Costs:

- Original Medicare Part A/B Medicare Advantage plans
- Commercial insurance