

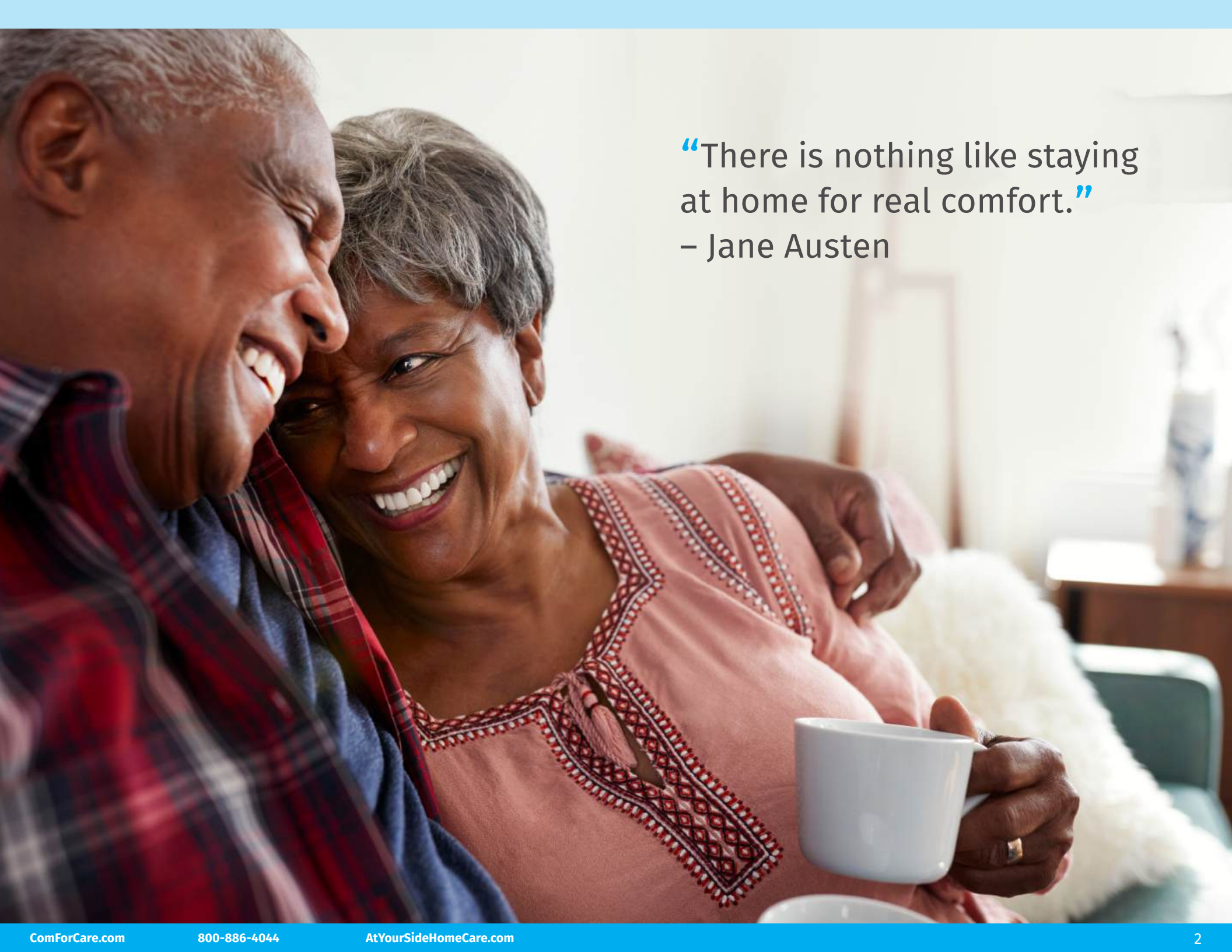


Com**For**Care™
HOME CARE



At **Your** Side
HOME CARE

The Ultimate **Home Care** Planning Guide

A close-up photograph of an elderly couple. The man, on the left, is wearing a red and blue plaid shirt and is smiling broadly, looking towards the woman. The woman, on the right, has short grey hair and is wearing a pink top with a red and white geometric patterned neckline. She is also smiling and holding a white mug in her right hand. They are sitting closely together in a comfortable indoor setting.

“There is nothing like staying
at home for real comfort.”
– Jane Austen

The Ultimate Home Care Planning Guide

It shouldn't come as a surprise that people want to be at home. According to an AARP survey, 90 percent of people 65 and older want to stay in their home as long as possible and 80 percent think their current home is where they will always be. It makes sense; home is familiar, close to friends and neighbors, and provides a sense of independence.

However, life changes. Sometimes gradually – Mom's Alzheimer's progresses. It's getting harder for Dad to get around the house. Other times, it's instantaneous – Mom falls. Dad has a stroke. Whatever the reason, there are times in a person's life when they need help. Friends and

family members often chip in, but sometimes they're not available, or it's more than they can juggle.

When care becomes a challenge, several options are available, one of which is home care. Our guide will help you understand what home care is, how it could be beneficial for your loved one, how to talk with your loved one about home care and so much more.

If you have questions along the way, don't be afraid to reach out. We're available around the clock to help. Our mission is to help people live their best life possible.*



9 out of 10 people
65 and older want to
stay in their home as
long as possible.

<http://assets.aarp.org/rgcenter/ppi/liv-com/ib190.pdf>

*The providers of care are independently owned and operated ComForCare®/At Your Side Home Care® franchisees. ComForCare/At Your Side Home Care are equal opportunity employers.

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What Is Private/Non-Medical Home Care?

Home care allows people to live independently in their own home and continue to do all the things they love. There are two main types of private (or non-medical) home care: companion and personal.

Companion care provides assistance with activities of daily living such as:

- Transportation to doctor's appointments and errands
- Medication reminders
- Grocery shopping and meal preparation
- Light housekeeping and laundry
- Playing cards, discussing current events, and other favorite pastimes

Personal care encompasses companion care as well as physical care such as:

- Transfers and ambulation (e.g., assistance getting into and out of bed, transferring from wheelchair to toilet)
- Bathing, hygiene and dressing assistance
- Incontinence care
- Feeding assistance



Learn more about meaningful activities caregivers can do with clients on page 8.

What Is Home Health Care?

Home health nursing care focuses on health services performed in the home, such as:

- Wound care
- Injections
- Catheter care
- IV infusions
- Physical therapy
- Ostomy care
- Monitoring serious and/or chronic illnesses

Home health nursing care can provide care for a short-term basis, such as after a surgical procedure. It can also cover chronic conditions, such as congestive heart failure or COPD. It is common for people to use both home care and home health nursing care at the same time. In fact, the services often complement one another (e.g., a person may need help managing their diabetes and bathing as well.)

See page 15 for ways to pay for home care.

How do Medicare and Medicaid fit in?

Medicare covers short-term home health care prescribed by a physician. These services include skilled nursing, physical therapy, occupational therapy and speech therapy. Assistance with bathing, feeding and other personal care may also be provided while a person is receiving home health care. However, Medicare does not pay for long-term care nor traditional home care services. ComForCare and At Your Side Home Care are not Medicare approved providers.

Sometimes, individuals need home health care services beyond what is covered by Medicare. ComForCare/At Your Side Home Care can provide the extra help you need for chronic illnesses and other health conditions that Medicare does not cover. Certain locations also can provide private-duty nursing services beyond the scope of non-medical needs.*

Medicaid may cover home care services through waiver programs, which vary by state. Contact your local ComForCare/At Your Side Home Care office to see if they participate in a waiver program.

*Not available in all locations. Private-duty nursing can include services such as ostomy care, post-surgical care, ventilator care, wound care, IV therapy and tube feeding. For patients with physical restrictions or confined to a bed and require 24/7 care, ComForCare/At Your Side Home Care nurses can administer medications, perform personal care and provide respite to family members. See page 10 for more information about respite care.

What Are Some Signs That My Loved One Needs Help?

When you visit your aging parent or loved one, be on the lookout for the following:

The condition of their home

Is it more messy and cluttered than usual? Are household items placed in the right places? What is the condition of food kept in the refrigerator? Are bills being paid on time?

Their personal appearance

How is their hygiene? Are they brushing their teeth and changing their clothes on a daily basis? Do they bathe or shower regularly? Have they lost any weight? Do their clothing choices make sense? Are they wearing weather appropriate outfits?

Signs of confusion and forgetfulness

Is your loved one missing doctor appointments or forgetting to take medications? Are they failing to attend favorite social activities, such as bowling leagues or religious services?

Are they confused when you chat with them about topics they would normally understand?

All of these may be signs your loved one needs help at home. Here are some other questions to consider.

Does your loved one have difficulty...

	SOMETIMES	OFTEN	NEVER
Making healthy, nutritious meals for themselves?			
Putting away food or other items after a shopping trip?			
Opening jars or other food packages?			
Checking expiration dates on food?			
Going to the grocery store?			
Washing their hair?			
Using the toilet?			
Making their bed?			
Carrying a full laundry basket between rooms and floors?			
Pushing a vacuum?			
Bending over or crouching to pick up fallen objects?			
Getting up from a seated position to answer the door?			
Keeping track of important dates, birthdays or appointments?			
Keeping medications organized and taking them on a regular basis?			
Driving, such as turning a steering wheel or checking blind spots?			
Doing the things they love?			

If you answered sometimes or often to any of these questions, your loved one may benefit from home care.

How Else Can Home Care Help?

In addition to providing assistance with everyday activities, ComForCare/ At Your Side Home Care caregivers provide companionship. We work with each client and their family members to identify meaningful activities caregivers can do with their clients. The activities are based on the client's hobbies and interests and are adapted to the person's current abilities. For example, if your mother loves to garden but can no longer bend down, our caregivers can help set up container gardens inside the home or an easily accessible space in the yard.

We've found incorporating meaningful activities into daily routines leads to a greater acceptance of care. This can help foster a deeper, more fulfilling relationship between the caregiver and client. In addition, studies show engaging in meaningful activities can:

- Improve a person's sense of well-being, increase positive emotions and decrease boredom.¹
- Reduce perceptions of pain.²
- Reduce challenging behaviours associated with Alzheimer's and other forms of dementia.³

If your loved one has dementia, we have an innovative program called DementiaWise®. DementiaWise is based on habilitation therapy and includes care techniques that encourage the use of a client's remaining skills and abilities. DementiaWise training explains the changes caused by dementia, as well as appropriate care methods and behavioral interventions. We also have an interactive music program our caregivers use to engage with clients, especially those who may be withdrawn.

¹ Gurland, BJ, Gurland RV (2009). The choices, choosing model of quality of life: description and rationale. *International Journal of Geriatric Psychiatry*, 24 (1), 90-95.

² <http://chronicfatigue.about.com/od/research/a/musicstudy.htm>

³ Alzheimer's Association. *Recommendations for Assisted Living Residences and Nursing Homes*. 2009.

What are meaningful activities?

Meaningful activities are anything that bring your loved one joy and purpose.

Examples include:

- Making favorite family recipes
- Flipping through old photo albums
- Listening to favorite songs from the client's past
- Playing cards and board games
- Sending birthday cards to friends and family



How Can I Talk With My Loved One About **Home Care**?

It can be difficult to know what to say and how to approach your loved one about the sensitive topic of their long-term care. Your loved one may feel as if they are a burden or that you no longer care about them. It may also be hard for them to admit they need assistance.

Here are some ideas on how to communicate effectively with your loved one:

Be proactive

The sooner you bring it up, the better. Often, families wait too long and an illness or injury forces people to seek care for their loved one in a limited amount of time. It's common for hospitals to discharge patients with little notice, leaving families scrambling to arrange care. This stressful situation can be avoided by exploring options before a crisis occurs.

Be open

Before having "the talk," let your loved one know about your desire to discuss the topic. Remember, this isn't an intervention. You don't want your loved one to feel surprised by the discussion. Let them know you love them and would like to talk about their future and set up a time to have the discussion.

Be prepared

Before talking with a loved one about long-term care, do some research. Find out what options are available. Have a clear idea of what you want to say and prioritize the topics you feel are most important to discuss. If your loved one has concerns about accepting care, reassure them that additional assistance will help them be more independent, stay in their own home longer and provide more time to enjoy life.



Be a good listener

As you discuss the options together, be sure to consider your loved one's preferences. How do they want to spend their days? What's important to them? What questions or concerns do they have? Make sure it's a two-way conversation and you genuinely consider their priorities. Remember, it's a joint discussion. Express your concerns in a loving manner and use persuasion rather than arguments.

Be patient

Conversations may not always go smoothly, but don't give up. It may take a few tries before your loved one is ready to accept assistance.

What Is Respite Care?

Caring for a loved one can be a meaningful and rewarding experience. However, it also can be an emotionally and physically demanding job. Family caregivers often feel overstretched, especially when trying to balance their caregiving duties with a career, children and their personal lives. In fact, according to a survey by AARP, nearly 9 in 10 family caregivers said caring for a loved one was harder than they anticipated and more than half felt overwhelmed by the amount of care their loved one needs.

Let's face it — everyone needs a break sometimes. That's where respite care comes in. Respite care provides, you — the family caregiver — time away from your caregiving responsibilities to rest and recharge. It's a way to give yourself a much-needed break while still meeting the needs of your loved one.

There are several different types of respite care available, including adult day care centers, residential facilities and in-home care. At ComForCare/At Your Side Home Care, we provide in-home care services. A professional caregiver comes to your loved one's home, where they are most comfortable, and takes care of them as you would. Our caregivers are available for a few hours a day up to 24/7, including holidays.

Remember, you cannot effectively take care of someone else if you do not take care of yourself first. Respite care provides family caregivers the opportunity to spend time with other friends or family members, run errands, get to the doctor or the gym, take a vacation, get a haircut, or simply relax.

FAMILY CAREGIVERS SAY...¹

They are
highly stressed



38%

Their health has
gotten worse



22%

Their careers have been
negatively impacted

6 out of 10



...AS A RESULT OF CAREGIVING.

¹ http://www.caregiving.org/wp-content/uploads/2015/05/2015_CaregivingintheUS_Executive-Summary-June-4_WEB.pdf

What Does A Typical Day Look Like?

Jim

Jim lives in the home he shared with his wife for 40 years. It's becoming more difficult for him to take care of himself and their home since his wife passed away. Jim contacted us for help with homemaking services. A care provider visits Jim every Tuesday and Friday afternoon. Today, his care provider, Sarah, helps Jim do the laundry and vacuum the floors. She then prepares Jim a healthy lunch, plus a few extra meals to have ready during the week. Before she leaves, they play a game of rummy while chatting about the latest news headlines.

Henry

Henry used to live on his own but as his Alzheimer's Disease progressed he and his family decided it was in his best interest to move in with his oldest daughter, Linda. Henry sometimes forgets he lives with his daughter and asks Linda to take him home. Other times, however, Henry will just leave the house and wander the neighbourhood. Linda took a leave of absence from her job to help her father adjust to his new environment, but now must return to work. Linda was concerned about her father's well-being while she was away, so she contacted us for care Monday through Friday from 8 a.m. to 5 p.m. This morning, Henry's care provider is Jenny, who is specially trained in dementia care. Jenny learned early on that Henry used to be in a jazz band. While he no longer plays the saxophone, he loves to listen to jazz music. Jenny will

put on his favourite music while they go about their day. The music helps put him at ease as he reminisces about the "good old days." Doing activities Henry enjoys builds trust and helps Henry develop a meaningful relationship with Jenny and others who may care for him.

Pearl and Robert

Pearl lives with her husband Robert in a seniors' apartment. Pearl was recently discharged from a rehabilitation center after she had a stroke. She now requires a wheelchair for mobility. Robert has been acting as her caregiver. However, Robert is not strong enough to transfer her in and out of bed or assist her with using the bathroom. Robert contacted us for 24-hour care. A team of care providers provides care throughout the week. This morning, when Pearl wakes up, her provider Alena is ready to help Pearl start her day. Alena helps Pearl use the toilet, bathe and get dressed. After a nutritious breakfast, Alena, Pearl and Robert head down to the apartment's community center where they drink tea and chat with other residents. Throughout her shift, Alena is tending to all of Pearl's needs so Robert can relax and enjoy his wife's company.

*For illustrative purposes only. The events depicted in these scenarios are fictitious. Any similarity to any person living or dead is merely coincidental. In these scenarios, "us" refers to one of our independently owned and operated ComForCare or At Your Side Home Care offices.

| How Do I Find A Caregiver?

When it comes to finding a home care provider, several options are available:

- Full-service home care agency
- Caregiver registry/referral service
- Private hire

At a full-service home care agency, such as ComForCare/At Your Side Home Care, caregivers are agency employees not independent contractors. This means responsibilities such as payroll taxes, workers' compensation insurance, liability insurance, caregiver screening and scheduling are managed by the local ComForCare/At Your Side Home Care office. When individuals hire a caregiver through a registry or a private hire, the client becomes the employer and is responsible for these tasks.



Responsibility	Who Is Responsible?	
	Registry or Private Hire	ComForCare Home Care/At Your Side Home Care
Payroll taxes	Client	ComForCare/At Your Side Home Care
Social Security Taxes	Client	ComForCare/At Your Side Home Care
Worker's compensation insurance	Client	ComForCare/At Your Side Home Care
Liability insurance	Client	ComForCare/At Your Side Home Care
Police background checks	Client	ComForCare/At Your Side Home Care
Reference checks	Client	ComForCare/At Your Side Home Care
Scheduling	Client	ComForCare/At Your Side Home Care

Who Are Our Caregivers?

ComForCare/At Your Side Home Care caregivers come from a variety of backgrounds. Some are professional caregivers, while others have years of experience caring for family members and friends.

At ComForCare/At Your Side Home Care, we work hard to match you with the right caregiver. Our rigorous 10-step hiring process is just part of what we do to ensure you're getting the best care possible. We also look for caregivers who are compassionate, have a great attitude and, most importantly, want to make a positive difference in people's lives.

Our caregivers follow an individualized care plan and receive ongoing training, supervision and support.



10-Step Hiring Process

To be a caregiver at ComForCare/At Your Side Home Care, each applicant must:

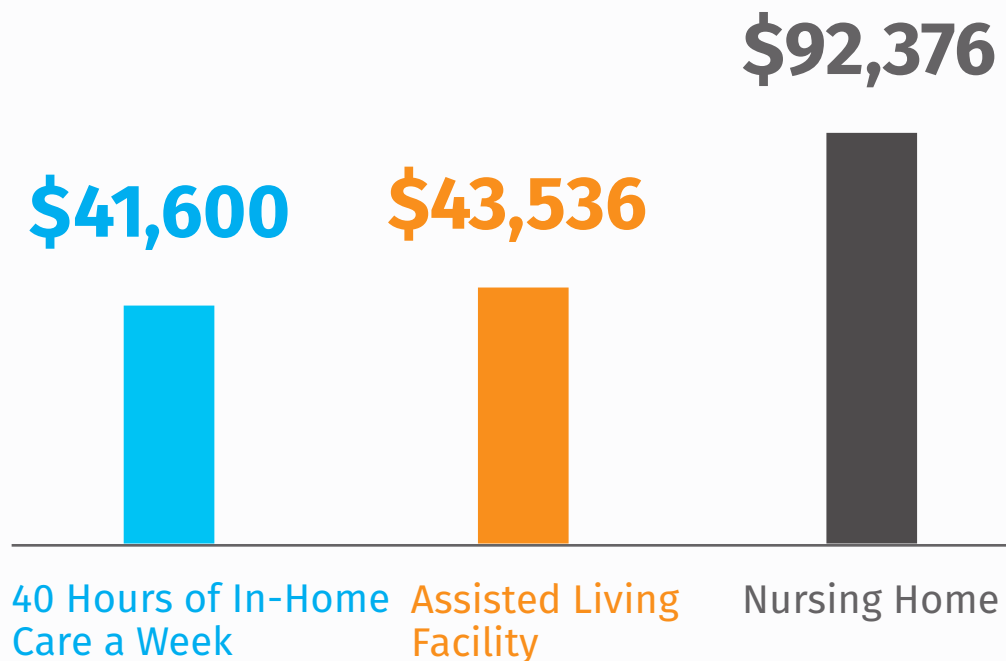
1. Pass the Home Health Aide test (formally known as the National League of Nursing test) or state equivalent.
2. Take and pass drug screening, ethics, attitude and reliability tests (DEARs Assessment).
3. Have criminal background and state driving record checks completed.
4. Have verifiable employment history and personal references.
5. Have professional certifications, licenses or registrations verified.
6. Be checked against state and federal sex offender registries.
7. Participate in a personal interview.
8. Participate in a full skills orientation.
9. Demonstrate an understanding of OSHA Universal Precautions, including proof of non-active TB results.
10. Be eligible for employment in the U.S.

The best caregivers are compassionate, have a great attitude, and want to make a positive difference in people's lives.

How Much Does Home Care Cost?

Compared to nursing homes, assisted living and other senior housing options, home care may be a more affordable option for your family.

Cost Per Year¹



¹Average in U.S. May vary on your location.

Source: <http://longtermcare.gov/costs-how-to-pay/costs-of-care/>

Helpful Hint

When researching long-term care options, it's also a good time to make sure your loved one's other personal, legal and financial affairs are in order and up-to-date. Some of the items to review include:

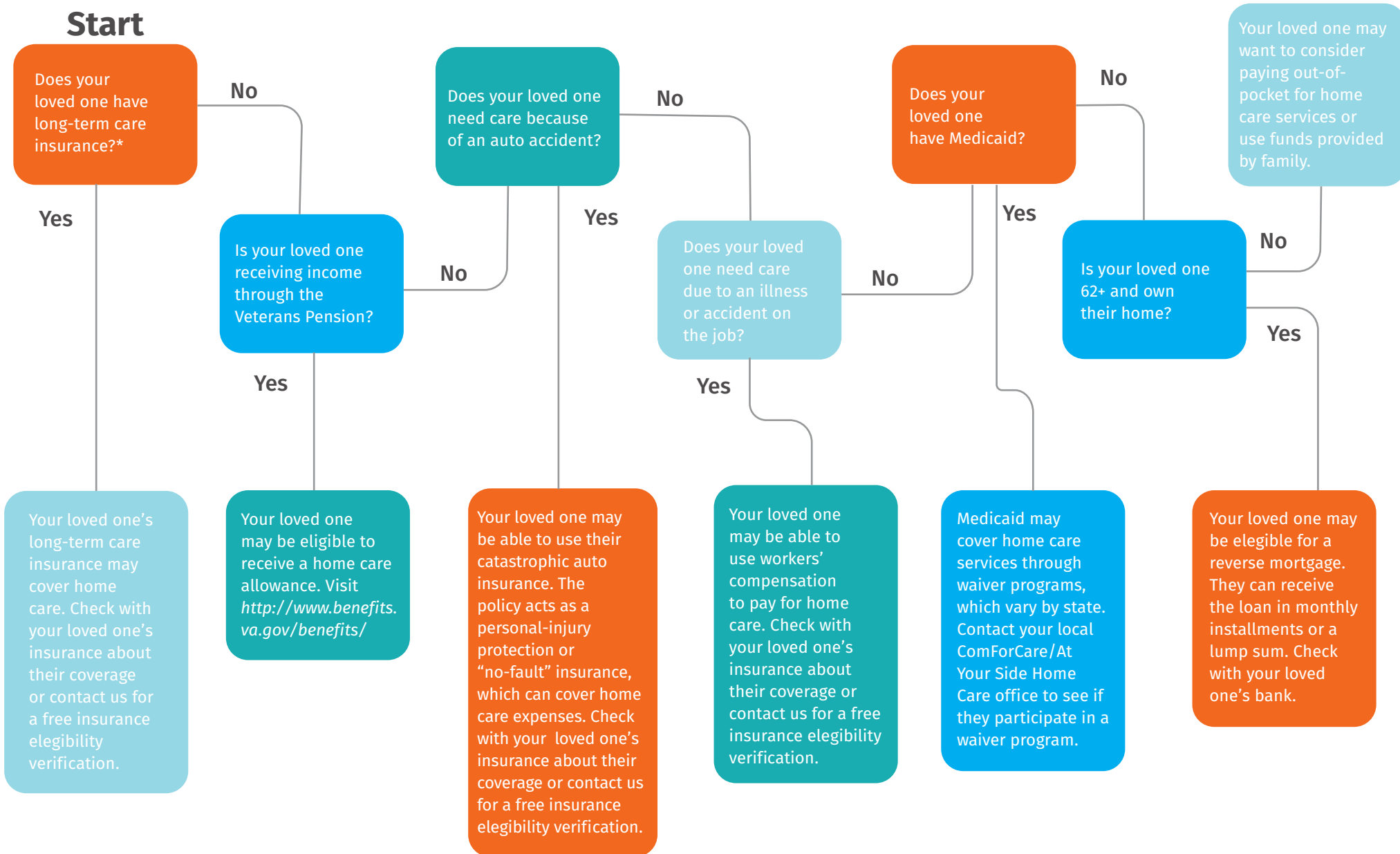
- Will or estate plan
- Advanced care directive or living will
- Power of attorney

An elder law attorney can help prepare the applicable documents to ensure your loved one's final wishes are in place.



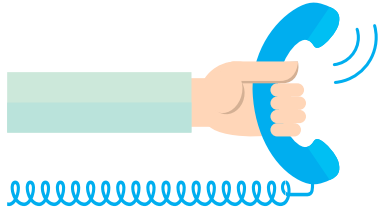
How Do I Pay For Home Care?

Start

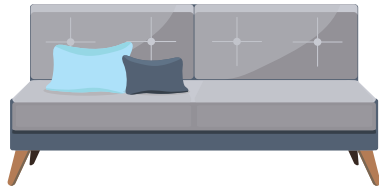


*Long-term care insurance is not the same as health insurance. Long-term care insurance is a form of supplement insurance that must be purchased privately by individuals.

| How Do I Get Started?



First, call (800) 886-4044. An intake specialist will talk to you about your situation, your needs and answer any additional questions you may have about home care.



We'll then schedule an in-home consultation. A registered nurse, social worker or trained professional will come to your loved one's home and do a thorough evaluation of how your loved one wants to live and which services could be beneficial.*



We'll then develop an individualized care plan. The plan will be reviewed with you and your loved one to ensure all of their needs are met. However, it doesn't stop there. We are in constant communication and adjust your loved one's care plan as their needs evolve.

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*State laws vary.

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