

# The Marist Center for Lifetime Study

Healthcare Issues for Seniors  
October 19, 2021

## Home Care



# America is getting older.....

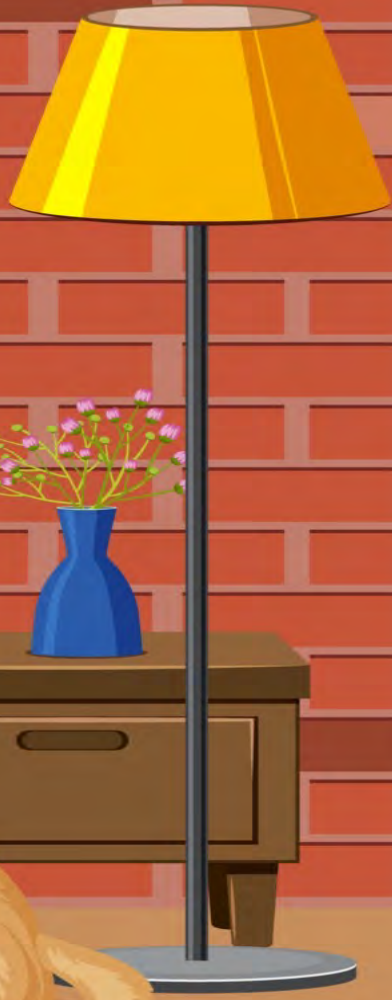
**The number of Americans ages 65 and older is projected to nearly double** from 52 million in 2018 to 95 million by 2060, and the 65-and-older age group's share of the total population will rise from 16 percent to 23 percent.

**Average U.S. life expectancy increased** from 68 years in 1950 to 78.6 years in 2017, in large part due to the reduction in mortality at older ages.

In less than two decades, the graying of America will be inescapable: **Older adults are projected to outnumber kids for the first time in U.S. history.**







What's the  
percentage of older  
Americans living in  
nursing homes?





**Only 5% of older  
adults (aged 65+)  
live in a  
nursing home.**





# Home Health Aides





# Home Care

1. Types of Aides
2. How to Choose
3. Paying for the Care



# Types of Aides

## Companion

- \*No official training
- \*No certifications



# Personal Care Aide – P.C.A.

\* 40 hours of training

\* Certification by NYS







# Home Health Aide (Basic)

- Higher level of training than PCA in New York State
- Not allowed to dispense medication

# Home Health Aide (Advanced)

- New certification in New York State - Under supervision of RN
- Allowed to give medication

# Certified Nursing Assistant – C.N.A.

- 150 Hours of training
- New York State Certification
- Works under a R.N.





# Private Duty Nursing

- LPN or RN
- Licensed by NYS
- Is hourly service
- For the most critical and medically frail patients



# How to Choose?







**Worst Home Health  
Aide Shortage in  
American History**





As  
ca



Kathleen  
with his

NEWS

# Biden's \$400B plan to overhaul home care is 'more of a repair effort than a new direction'

**Sarah Taddeo** New York State Team

Published 4:29 a.m. ET Oct. 19, 2021 | Updated 6:59 a.m. ET Oct. 19, 2021

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## Family talks about the need for Medicaid pay reform for in-home care

A New York family hopes for Medicaid to raise the rate of pay so they can find in-home help for their son with cerebral palsy. *Jamie Germano, Rochester Democrat and Chronicle*

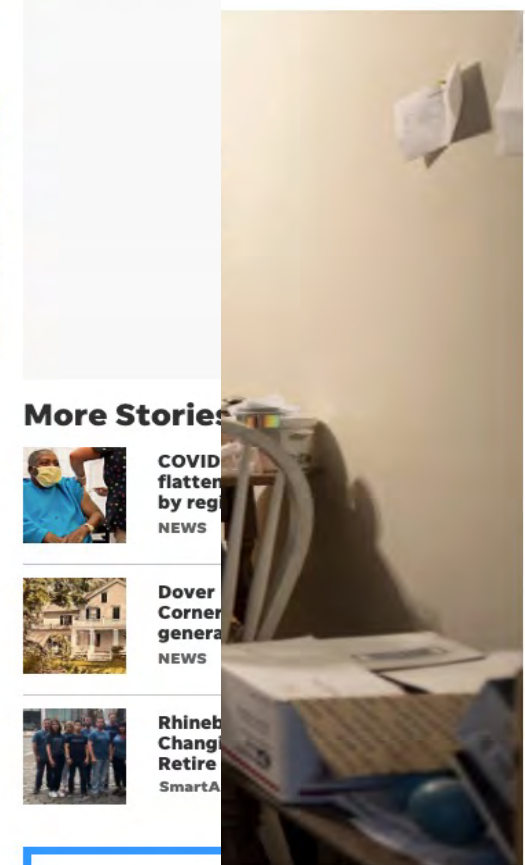
If the scope of [President Joe Biden's social spending plan](#) is too large to grasp, then consider Nancy Slomba of Western New York state.

She spends 84 hours a week caring for her son Joe Slomba, who has cerebral palsy and needs assistance to bathe, get in and out of bed and leave the family's house.

The 59-year-old resident of a small Wyoming County town about 35 miles east of Buffalo gets paid \$12.50 an hour to care for Joe through a New York state-based program. She and Joe's twin brother, Ben, split the caregiving hours throughout the week.

But they're making less per hour than they'd make working at McDonald's. Joe's care needs mean they can't get other jobs, and there aren't home care workers available in their rural county to share some of the caregiving duties.

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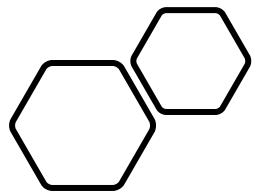
Agency  
or  
Private?

# Agencies

➔ Medical Home Health  
Agencies

➔ Non-medical Home Health  
Agencies & Companies





## Certified Home Health Agency, CHHA

- Skilled clinician care
- Limited time frame
- Aide service only for 1 or 2x weekly bathing
- Medicare, Medicaid, private pay
- Licensed by New York State



## Licensed Home Care Service Agencies - LHCSA



- Nursing & aide services
- Licensed by New York State
- Medicaid, Long Term Care Insurance, private pay
- Can be long term

# Non-Medical Agencies & Companies

- Wide range of types of companies & agencies
- Do not offer any medical care
- Are a business entity registered with NYS
- Aides may or may not be certified
- Usually do payroll for aides
- Have liability insurance



A blue ribbon graphic with a white text box. The ribbon is dark blue and has a 3D effect, appearing to wrap around the text box. The text box is a lighter blue and contains the text "Private Aides, Brokers or Referral Services" in white, sans-serif font.

Private Aides, Brokers  
or Referral Services

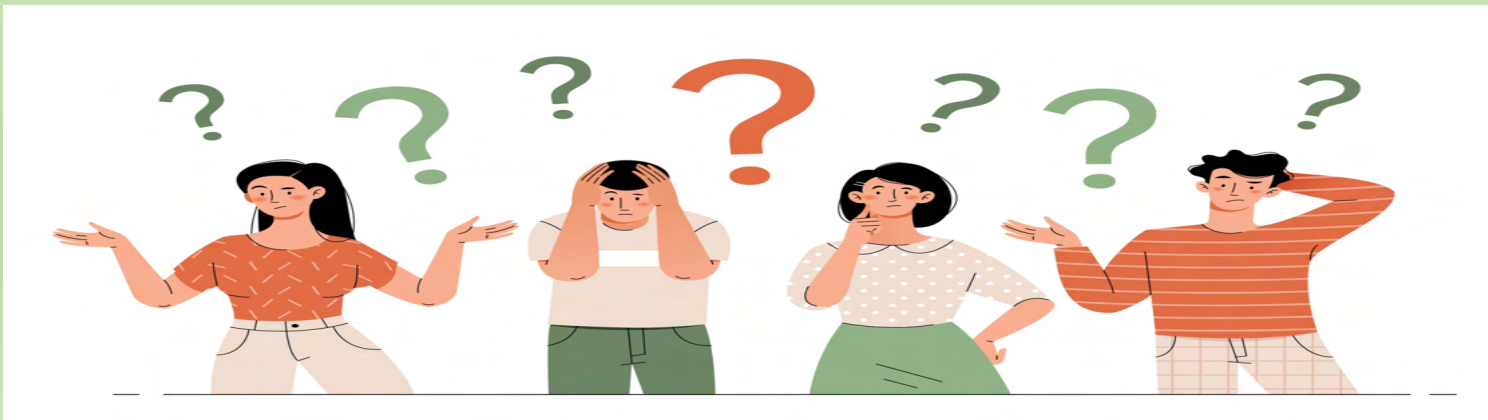




WELCOME to  
the **WILD WEST**

# Things to Think About

- Certification?
- Registered with New York State?
- Background check?
- References?
- Liability Insurance?
- Supervision?
- Experience?
- Back up?
- Available 24 hours a day?
- State license?
- Worker's Compensation?
- Federal & State Employment regulations?



# New York State Home Care Registry

Registry is for PCAs and HHAs only.

The HCR is mandated by Chapter 594 of the Laws of 2008.

Available online and by phone through the NYS Help Desk at 877-877-1827.

The screenshot shows the New York State Home Care Registry website. At the top, there is a navigation menu with links for Services, News, Government, and COVID-19 Vaccine. Below this is the Department of Health logo and the tagline "Information for a Healthy New York". A secondary navigation bar includes links for A-Z Index, En Español, Help, Contact, and Home. The main content area features a breadcrumb trail: "You are Here: Home Page > Health Care Professionals & Patient Safety > Home Care > New York State Home Care Registry". The title "New York State Home Care Registry" is prominently displayed. A "Notice" section explains that the registry provides limited information about home care workers who have completed a state-approved training program, and that the Department of Health does not guarantee the accuracy of third-party information. A "Learn More" sidebar contains links for Home Care Home Page, Frequently Asked Questions, State-Approved Training, and Help Desk. An "Instructions" section details how to search for workers by name or DOH Registry Number. The "Search" section includes a "Search by Name" form with fields for First, Middle, and Last names, radio buttons for "Exact" and "Starts With", dropdown menus for Gender and County, and a "Search by Name" button. Below it is a "Search by Registry Number" form with a "Search by Registry Number" button. The footer contains a revision date of September 2009, links for Disclaimer, Privacy Policy, and Accessibility, and a contact email: hcreg@health.state.ny.us. A dark navigation bar at the bottom lists Agencies Services, App Directory, Counties, Events, and Programs.



### AGENCY

- Pre-screened workers
- Relevant experience
- Back up care
- Certified staff
- Aide has supervisor
- Liability insurance
- Payroll managed
- Worker's comp insurance
- Training offered to staff
- Less paperwork
- Anticipate less trouble

### PRIVATE

- Costs less
- More aides
- Your in charge
- You can personally interview & vet aides



### AGENCY

- May cost more
- Less choice in aide
- Limited negotiation
- Less aides available

### PRIVATE

- No emergency coverage
- No screening or background check
- No liability insurance
- No worker's comp
- Illegal w/o Dept of Labor laws followed
- Aides unsupervised
- Aide may not have certification or training





**LOST**

**CONFUSED**

**UNSURE**

**PUZZLED**



**ASK  
QUESTIONS**



# Interview questions

## For Private Aides

- Are you certified? If so as what?
- What have you been trained in?
- How much experience have you had?
- Tell me about your best experience in caring for an elderly person?
- Tell me about your worst experience?
- How would you respond to a client who refused care?
- Describe the process for moving a client from their bed into their wheelchair?
- What would you do if the client fell out of their bed?
- Do you have a back up in case you can't come into work?
  
- Ask questions specific for your loved one such as "Do you know how to clean a catheter?" or "My Mom has had choking incidents- how would you feed her?"

## For Agencies

---AARP Caregiving Checklist "Choosing an Agency for In-Home Care"

## CAREGIVING CHECKLIST



### Choosing an Agency for In-Home Care

#### Services

Choose an agency that will provide all the services you need for your parent or loved one. If you need help identifying these, speak with a doctor, care manager, or hospital discharge planner if the person just left the hospital. These people can refer you to agencies. Once you make your list of agencies, start by calling them. Here are some questions to ask:

#### Yes No

- Is this agency licensed by the state?
- What services does it provide?
- Are services available 24 hours, 7 days a week?
- Would services begin immediately? If not, how long a wait?
- How does the agency decide what services are needed or not over time?

#### Know the Staff

The people providing services will have direct contact with your parent or loved one, so you'll want to know as much as possible about their qualifications.

#### Yes No

- What kind of different staff does the agency have available: registered nurse, physical therapist, speech therapist, occupational therapist, nutritionist, social worker, homemaker/home health aide?
- How many years of experience does the person have, and how long have they been with the agency?
- Does the agency conduct background checks on all staff?
- Who supervises the staff?
- Are the staff bonded (insured against theft or loss to a home) through the agency?
- Do the same staff members attend to a client, or do they rotate among different clients?
- What is the procedure if a staff person doesn't show up?
- Can you request a different staff person to provide care if you are unhappy with the worker the agency sent?

#### Costs

There are several ways to pay for home-care services:

- Out of your own pocket;
- Through [Medicare](#), [Medicaid](#), or some other public programs;
- Through [Medigap](#), long-term care insurance, or other commercial policies.

Here's what you need to know regarding cost:

#### Yes No

- Is the agency certified to be paid by Medicare and Medicaid?
- Are there deposits, fees, or any extra costs besides those charged for each service?
- Does the agency reduce fees for people who can't pay for all of their care themselves?
- When did the agency last increase its costs and by how much?
- How often does the agency bill for costs? Does it bill Medicare or the insurance company directly?
- Are all cost and payment expectations in writing?
- Is there a contract you can review before making a decision? Make sure you understand everything on the contract. Question any parts that are unclear or contradict information you've been told.

#### Quality

You know it when you see it, but it can still be hard to measure. Here are some questions to help you gauge the quality of an agency and the care it provides:

#### Yes No

- Does the agency have references or satisfaction reports for itself and staff?
- Is the agency inspected by an outside organization? When was the last inspection? Are inspection reports available?
- Does staff receive ongoing training?
- Does the agency provide written job descriptions so clients know what duties to expect from the staff?
- Does the agency have quality of care standards and a plan or program to maintain and improve quality?
- How often does staff communicate with family members and by what means (written report, phone call, etc.)?
- What kind of system is there for receiving client problems or complaints and resolving them?
- Is there a written plan of care for each client? Are clients and family members involved in creating and reviewing it?
- How long has the agency been in business? Who owns and operates it?

# How do you pay for home health aides?

- Medicare
- Long Term Care Insurance
- Expanded In-home Services for the Elderly (EISEP)
- Veteran's benefits
- Hospice
- Charities & associations
- Medicaid
- Private Pay



# Where to you go for help with all of this?



Designed by **Vecteezy**

- Friends, neighbors, relatives with prior experience
- Local Office for Aging
- Associations – Parkinson's, Alzheimer's....
- Physician
- Your Minister, Rabbi, Iman.....
- Elder Care Attorneys
- Geriatric Care Managers



# Final Thoughts

- \* Start planning early for your elderly years, don't wait for a crisis!!!
  - \* Be proactive if you need an aide, if possible begin early to search for aides. Get creative in your search, talk to friends, colleagues, relatives.....
  - \* Since you may have to hire a private aide- ensure you protect yourself legally and use a payroll service.
  - \* Carefully interview a potential aide, be considerate of their time. Do interview on Zoom or FaceTime.
- \* Do background check. Check several references. \* Check aide's credentials on NYS Registry.
  - \* Don't forget about utilizing New York's Consumer Directed Personal Assistance Program ("CDPAP') with Medicaid funded programs. Medicaid will not tell you about this program, you have to ask.

# Resources

## **NY Connects**

<https://www.nyconnects.ny.gov/>

## **Aging Life Care Association**

<https://www.aginglifecare.org/>

## **NYS Office on Aging**

<https://aging.ny.gov/>

## **NYS Home Health Aide Registry**

[https://apps.health.ny.gov/professionals/home\\_care/registry/home.action](https://apps.health.ny.gov/professionals/home_care/registry/home.action)

## **Dutchess County Office on Aging**

<https://www.dutchessny.gov/Departments/Aging/Office-for-the-Aging.htm>

## **AARP Checklist for Choosing an Agency**

[https://assets.aarp.org/external\\_sites/caregiving/checklists/checklist\\_inHomeCare.html?intcmp=AE-HF-IL-CRC-CAREQA](https://assets.aarp.org/external_sites/caregiving/checklists/checklist_inHomeCare.html?intcmp=AE-HF-IL-CRC-CAREQA)

## **Parkinsons Foundation**

<https://www.parkinson.org/>

## **Alzheimer's Association**

<https://www.alz.org/>

## **Veteran's Benefits "app"**

<https://www.nvlsp.org/va-app/>





# *Curtis Care Management*

*Linda A Curtis, LMSW*

Linda@curtismanagement.com

914-420-2438

[www.curtismanagement.com](http://www.curtismanagement.com)

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