

# Can Mom and Dad Stay at Home?

*Five Critical Considerations When Choosing A Home Care Provider.*



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314-863-5987

# Can Mom or Dad Stay at Home?

Is Mom eating well? Is Dad taking his medications? Are these the things that worry you during your day? These are very legitimate concerns, because many older adults end up in the hospital and then into nursing care due to a lack of proper nutrition and proper medication management.

When they don't eat well, they begin to decline and get confused, which then leads to forgetting about or mixing up doses of their medications. This can lead to a very rapid decline.



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# The Story of Catherine

*Catherine loved her home. She lived on the edge of a park and enjoyed taking walks. She also enjoyed tending her small garden. Eventually she began to find it difficult to plan her meals and eat properly. It was beginning to take a toll on her. Soon outdated food began to take over her cabinets and refrigerator. She wasn't eating well. She also began to forget to take her medication on time and mixing up what she was supposed to take. Soon her health began to fail and she was becoming more and more confused, but she refused to leave her home.*

*She asked for help. We set up a plan with her and started providing caregivers to help her remember to take her medications and to prepare healthy meals for her. We also helped her with light housekeeping and bathing.*

*She started feeling like herself, got back on her feet and was soon busy tending her garden and going for walks with our caregiver: doing the things she loved to do while having the Peace of Mind to remain independent in her beloved home.*

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# Options For Care

When your loved ones are struggling with activities of daily living, you know you need to get them help. Options can include moving Mom or Dad into an assisted living center or even a nursing home. But, most older adults wish to remain as independent as possible and in their own homes and communities surrounded by the people, memories, and things they've built over the years.

A simple and easy way to assist your loved ones retain their dignity and ability to remain independent is to hire in-home care. You can do this one of two ways: hire independent aides or hire HomeTeam.

Here are **five critical points to evaluate** when choosing the type of in-home care you desire . . .

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Key Considerations	Independent Aides	HomeTeam's CareTeam
<b>Bonding, Liability, and Workers Compensation</b>	It's your responsibility to investigate any insurance held by these individuals. You legally become an employer and can be liable for injuries on the job. Private individuals can sue you for medical expenses and disability.	Our CareTeam members are bonded and insured, giving you peace of mind that if a caregiver hurts themselves in your home, they are fully insured.
<b>Payroll, Taxes, and IRS</b>	You are responsible for reporting and remitting state, federal, and FICA taxes to the proper tax authorities: whether 1099's for contractors or W-2's for employees. You could also incur future liabilities when an independent aide seeks social security or unemployment benefits.	We report and remit all taxes including federal and state withholding, social security, and unemployment insurance.
<b>Background Checks, Quality Control and Supervision</b>	It is your responsibility to check the background of the individual These individuals are completely independent and lack any formal supervision or important ongoing education.	<p>Our CareTeam members are triple screened at the time of hire and receive quarterly background checks. All clients are carefully monitored and supervised by a Registered Nurse and our CareTeam coordinators.</p> <p>Random visits by CareTeam coordinators.</p> <p>Regular communication with family members</p>
<b>Payment Options</b>	Typically aides are paid on a cash basis which may not be deductible as a healthcare expense.	We are an approved provider for long-term care insurance policies and Veteran benefits.
<b>Continuing caregiver training</b>	Usually none.	We provide on-going, continuing education for all CareTeam members.

# Other Important Factors

The wellbeing of elder adults does not only include direct care decisions but money and legal matters as well.

This could include estate planning, advanced healthcare directives and power of attorney for finances. A review and understanding of Medicare and Social Security benefits must also be completed.

Looking at these factors and understanding how they directly impact your specific situation will help minimize the stress for everyone involved.



*Thanks for reviewing this guide.  
Choosing your home care provider is an  
important decision. Good luck in your efforts  
and contact us if we can be of service to your  
and your family.*

## *The HomeTeam*



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