



**Non-Medical
Home Care vs.
Home Health Care**

ESKATON[®]
Transforming the Aging Experience

Table of Contents

- Non-Medical Home Care3
 - What Care Can Be Provided?3
 - How Do I Pay For Non-Medical Home Care?3
 - Why Choose an Agency?4
- Non-Medical Home Care vs. Home Health5
- Home Health6
 - What Are Skilled Home Health Services?6
 - What Can I Expect From Home Healthcare?6





Non-Medical Home Care

Many in-home care providers use the term home care or home health care to describe the services they offer, but there are considerable distinctions between the two. Knowing the difference can help you select the level of care and agency best suited to meet your needs.

Non-medical home care is not prescribed by a doctor and is usually paid for by the client, their family, or a long-term care insurance policy or benefit.

What care can be provided?

- Bathing, Dressing, Toileting
- Companionship
- Light Housekeeping
- Daily Tasks
- Transportation

How do I pay for Non-Medical home care?

Every older adult has unique circumstances that determine how to best fund home care services. With careful research and planning, paying for these services does not have to put a strain on your available resources. Our Care Navigators are available to answer any of your questions, inform you of the available options, and help you determine what services can meet both your needs and budget. A few financial options to consider are listed below.

- **Long-Term Care Insurance** – Many long-term insurance policies provide coverage for in-home care services. If you believe you may have a long-term care insurance policy, we encourage you contact your provider to determine what services may be covered.
- **Veterans' Aid & Attendance Benefits** - The Aid & Attendance Benefits program reimburses clients who qualify for a significant portion of home care costs.
- **Private Pay** - There are a variety of billing options available to match your budget.

Why choose an agency?

Once you have made the decision to provide your loved one with in-home care, the next step is to decide between hiring a private caregiver, using a “registry” to find a private caregiver or a professional caregiver employed by a home care agency. For many, knowing that an agency is handling the financial, legal and regulatory issues provides complete peace of mind. There are several reasons why using a registry or hiring private home care can end up costing you more.

On the surface, the difference between home care agencies and using a registry or hiring private home care may seem as simple as cost. In reality, a caregiving agency provides you a simple solution to the complicated and confusing problem of finding quality at-home care. When you hire an agency to supply your caregiver needs, you don't need to worry about finding an alternate if your chosen caregiver has to take a sick day or needs vacation time. This relieves a tremendous burden on you and your family and ensures that your family members will not undergo the additional stress of seeking replacements at a moments notice to avoid missing work or school, or other duties you might have.



Home Health vs. Non-Medical Home Care

QUESTION	HOME HEALTH	NON-MEDICAL HOME CARE
<i>Is it prescribed by a doctor?</i>	Yes	No
<i>Does a nurse visit?</i>	Yes	No
<i>Does Medicare cover?</i>	Yes, when prescribed by a doctor	No
<i>Who visits?</i>	Nurse, Physical Therapist, Occupational Therapist, Speech Therapist, Home Health aide, depending on what the physician orders	An assigned caregiver
<i>Do they assist with activities of daily living (bathing, dressing, etc.)?</i>	Only if a Home Health Aid is prescribed. This is typically only for assistance in safely bathing	Yes, as well as Instrumental activities of daily living (cooking, shopping, light cleaning etc.)
<i>Do they provide transportation?</i>	No	Yes, if it is listed in their scope of work





Home Health

Home health care — frequently referred to simply as “home health” — is skilled care delivered directly to a patient’s home. Home health care services are prescribed by a doctor and usually paid for by Medicare. Home Health is typically prescribed or recommended by a physician after a stay at the hospital and/or skilled nursing community. It is medical care provided by a nurse or home health aide, and is usually provided during a visit to your home for the purpose of treating or managing an illness, injury, or medical condition.

What are skilled home health services?

- Wound care for pressure sores or a surgical wound
- Patient and caregiver education
- Intravenous or nutrition therapy
- Injections
- Monitoring serious illness and unstable health status

In general, the goal of home health care is to treat an illness or injury. Home health care helps with the following:

- Recovering from an injury or illness
- Regaining independence
- Maintaining current condition or level of function

What should I expect from home health care?

Doctor’s orders are needed to start home health care. Once a doctor makes a referral to a home health agency, the agency will schedule an appointment and complete an assessment and begin care. The home health agency staff will also continue to communicate with the primary care physician about the care being provided.



ESKATON[®]

Transforming the Aging Experience

To learn more or speak with our resource navigator, please call 1-866-ESKATON (1-866-375-2866)

[eskaton.org](https://www.eskaton.org)

