

THE ESSENTIALS

RECEIVING CARE  
AT HOME



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### **Contact us:**

MetLife Mature Market Institute

57 Greens Farms Road

Westport, CT 06880

(203) 221-6580 • Fax (203) 454-5339

**[MatureMarketInstitute@MetLife.com](mailto:MatureMarketInstitute@MetLife.com)**

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# Introduction

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This guide is intended for anyone needing care at home, whether it be for you, or for someone you are caring for who needs assistance with day-to-day activities of daily living (ADLs). The need for care at home may become necessary at any age. It may be needed for a short time or for an extended duration. An older adult may find it increasingly difficult to manage without help or may develop Alzheimer's disease, while a younger person could have a disabling accident or develop Parkinson's disease.

Paying for care at home depends on whether the care is considered medically necessary, or custodial in nature. Since the need for ongoing care at home to assist with ADLs is generally considered custodial, it is likely that it will not be covered by private medical insurance or Medicare. Long-term care insurance is one option that can help provide a way for you to pay for this care. If you need to receive care at home, there may be community services available that will supplement in-home care and help you make the most of your assets and income.

This guide is a general introduction to the services available for care at home. It defines the terms used, and helps clarify the basic issues at hand, while providing answers to frequently asked questions. Since the issues for families caring for someone in the home vary, these concerns will be addressed in a separate section for family caregivers.

# General Information

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## **Q. What Type of Care Do I Need?**

**A.** Care in the home is divided into two areas—custodial and skilled. It is important to understand this distinction as it will determine your choice of service providers as well as the reimbursement and payment options available to you.

## **Q. What Is Custodial Care?**

**A.** Custodial care includes assistance with activities of daily living (ADLs), which range from shopping, light housekeeping, laundry, and similar tasks to eating, dressing, bathing, toileting, and transferring to or from a chair or bed. It does not require the skills of a nurse, and is provided by paraprofessionals such as companions, home health aides and/or nursing assistants. It also includes the companionship and supervision of someone with a cognitive impairment. It is not considered “skilled or medically necessary” care and it is not covered by Medicare or most private health insurance.

## **Q. What Is Skilled Care?**

**A.** Skilled care is a type of care usually provided by licensed professionals such as nurses, physical therapists, and occupational therapists and may include social workers, some laboratory services, medical services, and equipment. These services provided under the supervision of a physician are deemed “medically necessary.” Often these services are provided in the home when an individual has returned home from a hospitalization or has had a significant change in health status that requires evaluation and skilled services.

## Q. When the Need for Skilled Care Ends, How Will I Continue to Receive Care in the Home?

**A.** When you need custodial care to help with ADLs, such as bathing, dressing, and assistance with household chores, you will have a choice between hiring through an agency or hiring an independent caregiver on your own. There are pros and cons of each, and you will want to consider the different options in your community.

## Q. What Are the Different Types of Home Care Agencies That Provide Custodial Care?

**A.** There are a number of different types of agencies that provide custodial care.

### ➤ Medicare-Certified Agencies

Sometimes, the Medicare-certified agency that provided the skilled care will have another side that is non-Medicare-certified, or private-pay. This side of the agency provides services to those individuals who no longer require skilled care, but continue to have ongoing personal, custodial care needs.



### › **Home Care Agency/Private-Pay Home Care Agency**

A private-pay home care agency provides services that are not reimbursable under Medicare. The services offered may range from companion care to assistance with personal care functions such as bathing and dressing. These agencies may or may not be licensed and regulated depending on each state's requirements and legislation. Most of these agencies provide nurses who supervise and monitor their employees and are responsible for the care they provide. It is not always mandatory to have a physician's order for care. The care is paid for privately by the client or in some instances by private insurance, such as long-term care insurance.

### › **Registry**

A registry is an agency that functions primarily as an employment service for home health aides and nurses. Some registries may employ nurses to assess care needs, formulate a care plan, and oversee workers, but this is not usually the case. When using a registry, the person employing the provider becomes the supervisor of care delivered, pays the provider directly, and becomes responsible for all state and federal payroll taxes. Private duty nurse registries can frequently be found through your area hospitals.

### › **Companionship/Non-Medical Home Care Services Agency**

A companionship/non-medical home care services agency provides companionship and assistance with light housekeeping, errands, supervision for those who cannot be left alone, and sometimes transportation. The agency

serves to prevent isolation and the companions do not usually provide personal or hands-on assistance. Most agencies do background checks, manage payroll taxes, and provide periodic supervision of the worker.

### › **Hospice Care Agencies**

Hospice care agencies provide care for anyone, whether covered by Medicare or private health insurance, whose physician certifies that he or she has a life expectancy of six months or less. Hospice is a model of care that can be delivered in the home and that focuses on pain and symptom management, providing comfort, and incorporating the spiritual, emotional, and psychological aspects into end of life care. A hospice care agency will provide a team approach utilizing physicians, nurses, social workers, aides, and may also provide therapists, chaplains, and trained volunteers as needed. If you or your loved one have a terminal illness such as the end stages of cancer, Parkinson's, Alzheimer's, or heart disease, and meet the criteria for hospice care, you may want to initiate the discussion with your doctor.

## **Q. What Are the Different Types of Home Care Workers?**

**A.** Professionals and paraprofessionals provide care in the home.

### **Professionals**

- › *Registered Nurses* usually provide skilled services, such as wound care, injections, or similar services. They have received at least two or more years of specialized nursing education and are licensed by the state in which they practice. They often supervise those individuals providing personal care through an agency.

## General Information

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- *Licensed Practical Nurses* can provide some skilled services under the supervision of a registered nurse. They have at least one year of specialized education and are licensed by the state in which they practice.
- *Therapists* (physical, speech, and occupational) assist in the restoration of mobility, strength, dexterity, communication skills, and ADLs to individuals who are disabled by physical injuries or disease.
- *Social Workers* assist in the evaluation of social, emotional, and environmental factors affecting the ill and disabled, may provide family or individual counseling, and help identify and secure community resources.

### **Paraprofessionals**

- *Certified Nursing Assistants (CNA) and Home Health Aides (HHA), Personal Care Aides (PCA)* are titles used to describe individuals who can help with ADLs, such as bathing, dressing, toileting, and other activities such as laundry and shopping. Some aides have specialized training and can also take blood pressures, temperatures, and pulses.
- *Homemakers* perform light household duties, meal preparation, laundry, and other similar tasks. They do not provide direct personal care.
- *Companions* provide comfort and companionship to those people who cannot be left alone and need supervision. They usually do not perform any direct personal care.

# Paying for Home Care

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## **Q. What Is the Current Cost for Home Care?**

**A.** The cost depends on a number of factors including where you live and the type of care you need. Based on the *2009 MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs*, the average cost of a home health aide from an agency is \$21 per hour, while a homemaker averages \$19 per hour. Because agency rates can vary, it is best to call multiple agencies and get quotes regarding billing and rate structures, such as hourly or shift rates or minimum hourly requirements.

## **Q. Is There a Minimum Charge Per Visit?**

**A.** Ask the agencies whether they provide a set fee per visit for a specific care task, such as a bath visit. A regular visit might require a four-hour minimum at \$21 an hour, but the agency may also provide bath visits. These typically last between 45 minutes to 2 hours and might include bathing, dressing, and routine daily and personal care for a set fee.

## **Q. Does Private Insurance Cover Home Care?**

**A.** Health insurance and managed care organizations will pay for certain home care services, but this varies from plan to plan. Services usually need to be medically necessary or skilled, sometimes need pre-approval, and may or may not cover general personal care.

### **Q. Does Medicare Pay for Home Care?**

**A.** Yes, however the care being provided must be skilled and intermittent, and the individual must be homebound<sup>1</sup> while receiving services under a plan of care by a physician. The services must be provided by a Medicare-certified home health agency. If the person meets all of these criteria, Medicare will pay for home health care services and 80% of pre-approved durable medical equipment needs. The home health aides who provide care under Medicare need to have specialized training to provide Medicare home care services.

### **Q. Does Medicaid Cover Home Care Costs?**

**A.** Medicaid, a joint federal-state assistance program for low-income individuals covers medically necessary care, long-term care, and some other personal and homemaking care at home depending on the situation. Each state has individual requirements and individuals should check with their local Medicaid office.

### **Q. Do Veterans Receive Home Care Benefits?**

**A.** Some veterans may be eligible to apply for benefits called the Aid and Attendance (A&A) Special Pension. Veterans and surviving spouses who require assistance with eating, bathing, dressing, or toileting, and who are eligible both medically and financially can apply for this special assistance.

### **Q. Are There Other Organizations That Will Help Defray Costs?**

**A.** Local chapters of organizations such as the American Cancer Society, Multiple Sclerosis Society, or Alzheimer's Association may sometimes

assist with funding for home care services. Some local Area Agencies on Aging may provide funding for respite services to support family caregivers. [BenefitsCheckUp.org](https://www.benefitscheckup.org) is a free online resource developed by the National Council on Aging that can help you find federal, state, local, and private programs that help pay for a variety of services at home.

## **Q. What Does Long-Term Care Insurance Cover?**

**A.** Long-term care insurance is private-pay insurance that can assist in reimbursement for home care costs if an individual meets the eligibility criteria in the policy. The insurance must be purchased before the care is needed, for example, before long-term care becomes necessary. There are many different plans and it is always prudent to check with your carrier regarding eligibility criteria, deductibles, and reimbursement.

# Choosing a Home Care Provider

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## **Q. How Do I Choose a Home Care Agency?**

**A.** With the number of agencies available, you may want to compare one to another. Ask for referrals from friends who may have used an agency. Check for quality of services and possible infractions. You can also check with the Chamber of Commerce or Better Business Bureau, which will have a record of any specific complaint lodged against an agency.

You may find some of these questions helpful in narrowing down your choices:

- Is the agency licensed by the state?
- Does it provide both nursing and non-medical/personal care?
- What are the qualifications and training of the workers?
- Are the workers supervised and if so, by whom?
- Are there a minimum number of hours required?
- Is there a written description of services and fees?

## **Q. What Are the Advantages and Disadvantages of Using a Home Care Agency?**

**A.** The home health agency provides you with a number of advantages. The agency will create and implement a comprehensive care plan and coordinate this with you and the physician, and manage the administrative details such as payroll, (including

state, federal, unemployment, social security, disability taxes, workers' compensation, and paperwork like the I-9 employment eligibility form) screening, and supervisory oversight. One advantage of hiring through an agency is that they can provide you with a variety of caregivers for back-up coverage so that, in most instances, you will not be without care, should one caregiver be unavailable. A commonly cited disadvantage is the cost. The home care agency is usually more expensive than hiring a person privately.

### **Q. What Are the Advantages and Disadvantages of Hiring Privately?**

**A.** When you hire a person privately, you become the employer and take on those additional responsibilities of the administrative and supervisory roles. Because the nature of the work is very personal, and the relationship is key, some people prefer to search for an individual whose temperament will be most compatible with their own. The other reasons that you may choose to hire privately include:

- You have more control over the duties and responsibilities.
- The cost is typically lower than that of an agency.
- You will determine the scheduling.

If you decide to hire an independent caregiver you should be prepared to:

- Locate potential caregivers
- Screen applicants
- Conduct interviews
- Run background checks
- Administer payroll, including social security and other taxes.

### **Q. How Do I Find an Independent Caregiver?**

**A.** Getting referrals from people you trust will be your first step. People in your community, church, synagogue, or spiritual affiliation may be able to assist you in your search for a caregiver. Your primary care physician may have recommendations for caregivers. Disease-specific organizations such as the ALS Association, the Alzheimer's Association, Parkinson's Disease Association, American Heart Association, and others may know of independent caregivers who are looking for work. They may also come with recommendations from families who have used them in the past. Check with your local senior center or senior clubs as they may have a list of individual caregivers. Word of mouth can often be your best route for finding the right person.

### **Q. Are There Government Resources to Assist with Finding a Caregiver?**

**A.** Another source is the ElderCare Locator, a free public service from the U. S. Administration on Aging that will help you find your local Area Agency on Aging. The Area Agency on Aging provides information about state and local resources. The number is located in the back of this guide.

### **Q. Are There Professionals Who Can Assist with This Process?**

**A.** If you are having difficulty finding a caregiver to meet your needs you might want to consider using a Geriatric Care Manager (GCM) to assist you. This is usually a nurse or a social worker who can assist with evaluation and overseeing a care plan. A care manager would be able to assist you

in the hiring and interviewing process, as well as ongoing monitoring once you have a caregiver in place. This is especially helpful if you are a family member of someone who needs care and you live a distance from your family member. Some care managers work independently and others may work through an agency. In either instance the amount the care manager would charge for services and costs would vary based on the type and amount of service you require. Prior to enlisting the services of a GCM you should ask for a fee schedule for his or her services. See the resources at the back of this guide.

### **Q. What Questions Would I Need Ask a Potential Caregiver?**

**A.** Once you have candidates for the position, you will need to conduct interviews. You can narrow the field by first conducting a telephone interview. During the conversation confirm:

- Number of days per week and hours per day you will expect them to work
- Caregiving duties and expectations
- Salary and benefits
- Valid driver's license
- Smoking policy

After successfully screening applicants over the phone, you will want to meet them for a more in-depth interview.

Each caregiving situation is unique, so your questions should reflect your needs and preferences and the requirements related to the work. Having another person with you at the time of the interview will help you compare observations and notes

## Choosing a Home Care Provider

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once the meeting is over. Here are some examples of some questions that you may want to include in the discussion:

- What has been your prior work experience?
- What are your qualifications?
- Have you worked with people with similar impairments?
- How did you decide to work in this field?
- Do you have a resume and/or references that can be contacted?
- Do you have any health restrictions that would limit your ability to do the job?
- Do you own a car and have a valid driver's license?
- Are you able to prepare meals? (based on your preferences)
- Can you commit to the days and hours required?

When the meeting comes to an end, you will want to let the individual know that you will need to conduct a background check and that you will call them as soon as it is complete. While you may feel uncomfortable asking for this, it may be useful to know that this is a routine process used by home health agencies and nursing homes. Confirm a telephone number and address where the individual can be reached for follow up.

### **Q. How Could I Do a Background Check?**

**A.** It is always advisable to conduct a background check to verify past employment, check references, and verify credentials that they say they have.

Call the past employers that the candidates listed as references. Ask:

- › How long was the person employed?
- › Why were their services terminated?
- › Were they dependable?
- › Would you rehire them?

If you have Internet access, you may be able to locate a company that will perform a background check online for you for a minimal fee. Examples of such companies are:

- › [www.knowx.com](http://www.knowx.com)
- › [www.backgroundcheckgateway.com](http://www.backgroundcheckgateway.com)

Additional information beyond the basic search is sometimes offered at an additional cost.

If the candidate states they are a certified nurse's aide (CNA), confirm in which state they hold the certificate. Obtain the certificate number and Social Security number of the candidate and call the state's Department of Health to confirm certification. \*Note: You will need a signed release from potential employees stating that they agree to a background check. There should also be a place for their Social Security number on the release.

### **Q. How Do I Ensure That the Caregiver Understands and Agrees to the Responsibilities?**

**A.** Once you have reviewed all of the interview material, completed background checks, and contacted references, you can make your decision. Call the person as soon as possible to confirm the job position. You should make an appointment to meet with him or her to review the job responsibilities.

## Choosing a Home Care Provider

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You may want to sign a written contract. Prepare two copies of the contract so you each retain a signed original. In this written contract be sure to clearly explain the following items:

- Starting date of position
- The hours and days of employment
- Time off/vacation policy
- Pay scale, benefits, and pay periods
- The person responsible for supervision and job performance monitoring.

### **Q. What Else Can I Do to Prepare for Having a Caregiver in the Home?**

**A.** Here are some items that should be reviewed with caregivers when they begin their employment:

- In a notebook placed next to the phone, list the name of current doctors, pharmacies, local hospital, cell phone, and work numbers for close family members, and the name, address, and phone number of a neighbor or friend.
- In the notebook, include a local street map and write down the phone number, street address, and directions to your home.
- Note the location of your home's water shut off, breaker boxes, smoke alarms, and fire extinguishers in the notebook and acquaint the caregiver with their locations.

Some items to remember as an employer are:

- Protect all valuables by moving them to less conspicuous places or placing them in a safe. Make an inventory list with pictures and dates for future reference.

- Be sure that payroll records, which include social security and other taxes, are kept current and accurate. You may want to consult your attorney or tax advisor for payroll requirements.
- If you are a family caregiver, be prepared to make unannounced and unexpected visits to the home when the caregiver is there. Watch for any signs of abuse or neglect, and take action immediately.

All the checklists, interviews, and resumés cannot ensure safe, quality care. Personal references from other caregivers and your own instincts are ultimately the best indicators of the appropriate person for you. Even so, once the caregiver is in your home, it may take some time before you are able to determine whether the caregiver meets your needs, and you may have to hire a number of people before you find the perfect fit.

## **Q. What Community Resources Might Be Available to Supplement In-home Care?**

**A.** Here are some types of resources that you may find in your community:

- **Friendly Visitors and Telephone Monitoring**  
This service is usually provided on a volunteer basis through programs in the community. Often this type of service provides the individual with a social visit from a volunteer interested in helping the disabled or the elderly. Churches, senior centers, or organizations such as the United Way or the local Area Agency on Aging often sponsor such programs.
- **Nutrition Programs**  
Programs such as Meals-On-Wheels (MOW) deliver lunchtime and dinnertime meals for homebound individuals. Some MOW can

accommodate special dietary needs and can provide an additional way to check daily on a secluded individual. Information for these programs can be obtained from local Area Agencies on Aging, senior centers, or churches. The meals may be free or based on a sliding scale, requiring a small fee depending on the financial situation of the individual.

### ➤ **Adult Day Services (ADS)**

Adult day services centers provide social and health programs for the physically frail, disabled, and cognitively impaired adult. Some adult day services focus on the social aspects of day-to-day activities and provide supervision and assistance with ADLs, as needed. Others are more medically focused and are geared to those with severe health problems. Most programs offer transportation to and from the center, in addition to meals, nursing supervision, therapeutic, recreational, and social activities, and health oversight. Adult day services can supplement care at home, and provide socialization in a supportive setting.

### ➤ **Transportation**

Many communities offer some sort of transportation assistance for older or disabled adults. The transportation may be public or privately hired. The cost may be a set amount or a sliding fee scale based on the individual's resources. Some communities have arrangements with local taxi services to offer older adults reduced rates for pre-scheduled appointments. Your local senior center or Area Agency on Aging is the best place to check for this referral.

➤ **Personal Emergency Response (PERS) or Medical Emergency Response System**

This is an in-home system that allows a person to obtain assistance in the event of a situation such as a fall, heart attack, or accident in the home. The individual wears a pendant or bracelet that is pressed when there is an emergency. The person is then connected to a central monitoring station that contacts the local police or ambulance and a designated family member to go and check on the individual. There is a fee for this service. This service may not be appropriate for a cognitively impaired person, because it requires that an individual be able to activate the system.



# Information for the Caregiver

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Caregiving can cause stress in relationships and at work, and it can add to financial obligations. If you are caring for a loved one, know that you are not alone, and there are resources available.

## **Q. What Is the First Step?**

**A.** The first step will involve determining what kind of care may be needed.

- Does your family member need help with bathing, dressing, and other hands-on-care and/or activities such as shopping and cleaning?
- Does he or she have cognitive problems that pose a safety risk?
- Will your family member accept help?
- Will the home need modification?

These questions and many others will need to be addressed. Determine the amount of time and number of days that help will be needed. This will help you when you begin the process of choosing an in-home care provider.

## **Q. How Can I Get Help with Assessments?**

**A.** As listed above, a geriatric care manager or your Area Agency on Aging is a good place to start.

## **Q. How Can I Find Other Family Caregivers in the Same Situation?**

**A.** Many caregivers participate in support groups that provide them with not only emotional support, but also useful tips, when it comes to navigating the challenges of caregiving. In support groups, people often share solutions to common problems, such as hiring an independent caregiver. There are several organizations dedicated to family caregivers that offer group discussions—either online, over the telephone, or in-person. Hospitals and adult day services also frequently offer support groups to the community. In many communities, the Area Agency on Aging offers services for family caregivers.

## **Q. What Do I Do if My Older Relative Is Resistant to Having Help at Home?**

**A.** While older adults may recognize the need for care, they may feel fearful that they will be giving up their independence to a stranger. So it is important to involve your family member in care planning discussions and decision making if he or she is able to participate. A geriatric care manager or social worker can help with these kinds of discussions.

# Resources to Get You Started

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## BOOKS AND PUBLICATIONS

### **Caring for Your Parents: The Complete AARP Guide**

This book discusses innovative ways that others have approached caregiving issues and concerns. It explores a variety of caregiving topics, includes many helpful tips and contains a listing of resources related to each chapter. The book looks at ways to find quality care and also to help provide for safety in the home. Delahanty, H., Ginzler, E. and Pipher, M. (2005). AARP.

### **The Comfort of Home, 3rd edition: A Complete Guide for Caregivers**

This guide contains information that caregivers can use at all stages of caregiving. It discusses working with home care services and provides guidance on how to think through the issues in choosing the care to best meet your loved one's needs. Meyer, M. M. with Derr, P. (2007). CareTrust Publications, LLC.

This guide is available through bookstores but may be ordered by mail with order forms available through the Comfort of Home™ at <http://www.comfortofhome.com/bk/>.

## **How to Care for Aging Parents**

This book is a useful starting point for those finding themselves in a caregiver's role for parents or any other older relative. It provides information on health care issues, caregiver concerns, community- and facility-based services as well as an extensive listing of helpful agencies and organizations, with contact information that assists caregivers. It contains information specific to home care services and provides guidance surrounding the questions to ask and what to look for when you are selecting services. Morris, V., (2004). Workman Publishing Company.

## **Palliative Care: Complete Care Everyone Deserves**

This booklet provides an overview of palliative care and provides strategies caregivers can use to ensure that family members receive the palliative care they need in a variety of settings. National Alliance for Caregiving and FRIA (Friends and Relatives of Institutionalized Aged) (2003). Available at <http://www.caregiving.org/pubs/brochures/palliativecare.pdf> or by calling 301-718-8444.

## **When Someone You Love Needs Nursing Home, Assisted Living, or In-Home Care**

A comprehensive book, written by psychologists that covers essential material in easy-to-understand language. Included is a comprehensive resource section, checklists, and worksheets. Bornstein, R. and Languirand, M. (2002). Newmarket Press.

### INTERNET SITES

#### **BenefitsCheckUp.org**

[www.benefitscheckup.org](http://www.benefitscheckup.org)

A free online service developed and maintained by the National Council on Aging where you can find and enroll in federal, state, local and private programs that help pay for prescription drugs, utility bills, meals, health care, and other needs. It includes more than 1,800 public and private benefits programs from all 50 states and the District of Columbia.

#### **Eldercare Locator**

[www.eldercare.gov](http://www.eldercare.gov)

A service administered by the National Association of Area Agencies on Aging (N4A) gives information to callers about state and community resources that provide assistance to older persons and their caregivers. You may call 1-800-677-1116.

#### **Family Caregiver Alliance (FCA)**

[www.caregiver.org](http://www.caregiver.org)

A comprehensive support organization for caregivers. Its Website offers information, advice, tips, resources, research, and support for family caregivers of older or disabled adults. The Family Care Navigator is a state-by-state guide that you can use to identify government health and disability programs, legal resources, disease-specific organizations and much more.

## **National Association for Home Care and Hospice (NAHC)**

[www.nahc.org](http://www.nahc.org)

The trade association for home care agencies, hospices, home care aide organizations, and medical equipment suppliers. NAHC has a consumer section devoted to choosing a home care provider.

## **National Association of Professional Geriatric Care Managers (GCM)**

[www.caremanager.org](http://www.caremanager.org)

A national membership association of professional geriatric care managers. Their Website provides information related to care management for consumers, including a description of services they provide, frequently asked questions and questions to ask when looking for a geriatric care manager. The site also provides links to other care management resources and the ability to search for a geriatric care manager in your local area. The organization can be contacted by telephone at (520) 881-8008.

## **National Hospice & Palliative Care Organization (NHPCO)**

[www.nhpc.org](http://www.nhpc.org)

The largest non-profit hospice and palliative care organization representing programs and professionals in the United States. The site contains a wealth of information, provides links to other resources and has a database that allows you to search for a local hospice provider.



MetLife Mature Market Institute  
57 Greens Farms Road  
Westport, CT 06880  
(203) 221-6580 • Fax (203) 454-5339  
**MatureMarketInstitute@MetLife.com**



**MetLife**<sup>®</sup>  
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**[www.MatureMarketInstitute.com](http://www.MatureMarketInstitute.com)**

200 Park Avenue, New York, NY 10166

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