
Home Care Services

A wide range of health and personal services can be given in the home. Whether a person is being treated for cancer, is recovering from it, or has [advanced disease](#), home care might be an option, depending on the type of care needed. Home care agencies can help you get certain types of expert, compassionate care in your home instead of in a hospital or other facility.

- [What Are Home Care Services?](#)
- [Who Provides Home Care Services?](#)
- [Who Pays for Home Care?](#)
- [Finding a Home Care Agency](#)

What Are Home Care Services?

Home care services are provided in your home to help you deal with an illness or injury. These services can help you recover from cancer treatment, better manage your side effects as you go through treatment, and become stronger and able to be more independent.

- [Types of home health care services](#)
- [Types of personal care services](#)

“Home care” can mean different things and can refer to different types of care that might be available in your area. When looking into home care, it is important to understand some key terms.

- **Home health care** focuses on skilled care or services that are provided by licensed health care professionals. It might include nursing visits and care or different types of therapy, such as physical or occupational therapy.
- **Personal care** services provided in your home focus on helping you with activities of daily living, such as bathing, dressing, or running errands, or housekeeping.
- **Hospice care** is provided to people whose treatment can no longer cure or control their disease. People getting hospice care might have both home health care and personal care services.

If you need home care, your health care team will work with you to figure out what type of care is best. Sometimes this depends on your insurance, Medicare or Medicaid coverage. You can choose a home care provider from a list and then work with your health care team and the home care provider to set up your care plan. The care plan should include the services you need, the type of staff best suited to provide those services, how often the services are needed and whether you need special equipment at home. Payment for the care services, including any out-of-pocket costs, should be talked about ahead of time so you know what to expect.

Types of home health care services

Home health nurse

Depending on the type of care needed, a home health nurse may be a registered nurse (RN) or a licensed practical nurse (LPN). A registered nurse comes to the home, looks at the needs you and your family have, and sets up a care plan along with the doctor. Services offered might include wound care, ostomy care, giving intravenous (IV) treatments, giving and monitoring medicines, and watching for side effects. Your care plan may also include supportive care, like helping you manage pain or other symptoms, as well as emotional support and teaching self care. The needs of both the patient and the family are included in the care plan.

Physical therapy

A physical therapist (PT) can help you learn exercises to strengthen or regain the use of impaired or weakened muscles. They also work with you to improve the range of motion in joints and learn to use any equipment needed for daily activities.

Occupational therapy

An occupational therapist (OT) can help you with problems that keep you from being able to fully perform your daily activities. They will look at what you can do, then teach you new ways to do daily tasks to make them easier, like preparing food, eating, bathing, dressing, and doing other household routines. If you need special equipment, you'll be taught to use it.

Speech therapy

If you can't talk the way you used to, a speech therapist can help you communicate by teaching special techniques and helping you practice. They may also help if you have problems swallowing.

Social workers

Social workers look at social and emotional factors that affect people with cancer. For people with complex needs, they can help find sources of support in the community. This can include helping the family look for financial help as needed. Social workers also help people learn to cope with the demands of illness, family conflicts, and grief.

Respiratory therapy

For people with breathing problems or lung diseases, respiratory therapists can help you manage your symptoms. They can also teach you how to set up and safely use oxygen and other equipment.

Types of personal care services

Home health aides or home care aides

A home health or home care aide can help with personal care, such as getting in and out of bed, walking, bathing, and dressing. Some agencies that offer personal care services can provide aides that also help remind you to take your medicines, do light housekeeping, and run errands. Some aides have had special training and are qualified to give more complex services if they are supervised by a registered nurse.

Homemaker/attendant care

A homemaker can do light household tasks for you, like laundry, meals, housekeeping, and shopping. These services are done to help with housekeeping rather than give any personal or health care. Some agencies offer both personal care and homemaker

services.

Volunteers

A volunteer who can sit with you, give emotional support, and help with personal care, paperwork, and getting to and from doctor visits might be available from a community organization, a church or faith-based organization, a home care agency, or hospice.

References

American Society of Clinical Oncology. Hiring Home Care Services. Cancer.net. Accessed at <https://www.cancer.net/coping-with-cancer/caring-loved-one/hiring-home-care-services> on July 13, 2021.

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Who Provides Home Care Services?

Many companies offer home care services, including:

- Home health agencies
- Hospices
- Personal care agencies or home care aide and homemaker agencies
- Medical equipment companies
- Government agencies
- Private duty agencies

- Independent providers
- [What to look for and ask about](#)
- [Home health agencies](#)
- [Hospice care](#)
- [Infusion therapy companies](#)
- [Durable medical equipment and supply dealers](#)
- [Home care aide and homemaker agencies](#)
- [Private-duty agencies](#)
- [Independent providers](#)

What to look for and ask about

When looking at home care services, it's best to find out what type of care they provide and what experience they have with situations like yours. It's also important to find out what your insurance will cover and what your out-of-pocket costs will be. If you choose to self-pay for some of the services, you should also check to see whether the caregiving staff is employed by the home care company (as opposed to being an independent contractor). If you hire an independent contractor, you would be considered the employer and may have to pay payroll taxes, Social Security, and unemployment insurance. You must also check to make sure the caregiver is "bonded and insured" which means they carry liability insurance and are covered for things like theft and property damage. It's also a good idea to get references from independent contractors, and even from an agency if you wish to do so.

Home health agencies

Services by health care professionals are usually provided by home health agencies. Many hospitals have home health agencies within their network, but you have the right to choose one that best fits your needs.

Some agencies limit their services to nursing and 1 or 2 other specialties. If care is needed from more than one specialist, the home health agency will set up a team to provide care that covers your needs. Other agencies offer a wide range of home care services through nurses, therapists, social workers, homemakers and home care aides, medical equipment and supply dealers, and volunteers.

Because home health agencies hire and supervise their personnel, they assume liability for care given. Home care services are usually available 24 hours a day, 7 days a week,

though most home health services are given during the day if possible.

Hospice care

This type of care uses a core team of skilled experts and volunteers who provide medical, psychological, and spiritual care to people with advanced, serious illnesses when treatment is no longer effective and a cure is no longer possible. You can find more information about these services in [Hospice Care](#)¹.

Infusion therapy companies

These companies provide medicines, equipment, and nursing services to people who need intravenous (IV) fluids, nutrition, or treatments at home. They also give special feedings through tubes that are put in the stomach or intestine (tube feedings). Nurses may teach patients and family members to give these medicines, fluids, or feedings at home. They also provide support to make sure everything is working well and help deal with problems.

Durable medical equipment and supply dealers

These companies provide products ranging from oxygen tanks, wheelchairs, and walkers, to catheter and wound-care supplies. They deliver these products, set them up, and teach patients and caregivers how to use them. Most of these companies do not give physical care to patients. But some may provide nurses to give medicine and tube feedings to patients and teach the patient and family the proper way to give these on their own. Some offer respiratory therapy services to help patients use breathing equipment.

Home care aide and homemaker agencies

These agencies provide workers to help patients bathe, dress, and get around. They may also help prepare meals and keep the house tidy. Others may be “sitters” who stay with patients who can’t be left alone for medical or safety reasons. This is sometimes called companion care. Some states require that these agencies be licensed and meet certain standards of care.

Private-duty agencies

Private-duty agencies provide nursing, homemaker, home care aide, and companion

services. In most cases, these agencies are not licensed or regulated by the government. Staffing registries often serve as employment agencies for home care nurses and aides. They match the provider with the patient and collect a finder's fee. The patient or family is then considered the employer.

Independent providers

These are nurses, therapists, aides, homemakers, and companions who are privately employed by the people who need their services. The patient or family must recruit, hire, and supervise these providers. The patient or family pays them directly, and may also be responsible for payroll, Social Security, and unemployment insurance.

Hyperlinks

1. www.cancer.org/cancer/end-of-life-care/hospice-care.html

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Who Pays for Home Care?

For most home care to be covered by public and private payers it must be considered medically necessary. You must also meet certain coverage requirements. Different private insurance plans have different policies, and you may need to call them to find out what they cover.

- [Government programs](#)
- [Private third-party payers](#)
- [Private pay or self-pay](#)

Government programs

- [Medicare](#)¹ covers certain home health care costs through the Part A and Part B. See their website for information.
- [Veterans' Administration \(VA\)](#)² benefits also cover some home health care. See their website for information.
- [Medicaid](#)³ requires states to provide home health benefits to those in need. However, programs are different in each state. Find more information about [your state's](#)⁴ [Medicaid program](#)⁵.

Private third-party payers

- **Commercial health insurance companies:** Many private insurance companies cover skilled medical care but not personal care. Coverage often depends on whether the care is found to be medically necessary and if a person meets criteria spelled out in the plan. Contact your health care plan to get details about what your insurance will cover. Also check to see if you need pre-approval.
- **Managed care organizations:** Some plans through managed care organizations cover home health care services. Managed care organizations that have contracts with Medicare must provide all the home health services that Medicare covers. Be sure to ask about your plan's coverage and whether services need to be pre-approved.

Private pay or self-pay

- **Self-pay:** If insurance coverage is not available or doesn't cover all the care that you need, you and your family can hire providers and pay for services yourself. It may help to shop around, as these services can be expensive.
- **Community organizations:** Some community groups, along with state and local governments, help pay for home health and personal care. Some agencies get donations from individuals and charity groups so they can provide care to anyone who needs it, whether or not they are able to pay. Depending on a person's eligibility and financial need, these groups may pay for all or part of services. Hospital discharge planners, social workers, local offices on aging, the United Way, and your American Cancer Society can help you find out what's offered in your area.

Hyperlinks

1. www.medicare.gov/what-medicare-covers/more-about-home-health-care
2. www.va.gov/GERIATRICS/pages/Home_and_Community_Based_Services.asp?utm_source=geriatrics_home_page
3. www.medicaid.gov/
4. www.medicaid.gov/state-overviews/state-profiles/index.html
5. www.medicaid.gov/state-overviews/state-profiles/index.html

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Finding a Home Care Agency

Finding a home care agency that meets your needs may take some research, but it will be time well spent. You'll want to review the quality of their services, if the services you need are included, staff training and expertise, and your health insurance coverage. Most communities have several providers to choose from. Here are some places to start your search.

- [Where to look for a home care agency](#)
- [What to look for in a home care agency](#)

Where to look for a home care agency

Local referrals for home care agencies

Talk with your doctor, nurse, social worker, or hospital discharge planner about home care agencies near you. They usually have worked with home care agencies and know which ones can be counted on to respond best to your needs.

Information and referral services may be offered through your local area Agency on Aging, local United Way chapter, or the nearest chapter of your American Cancer Society.

Ask friends in your area about any home health care agencies they have used or heard about. You can also check the [yellow pages¹online²](#) under “home care,” “home health care,” and “nurses.”

State resources for home care agencies

Contact your state's department of health or social services to get a list of licensed agencies. If you're looking for a Medicare-certified agency, contact Medicare at 1-800-MEDICARE (633-4227) or their website, www.medicare.gov³.

National resources for home care agencies

National resources like the [National Association for Home Care & Hospice⁴](#) (NAHC) can help you find home care services near you. You can also check the [Medicare website⁵](#) for Medicare-certified home health services.

What to look for in a home care agency

There are many things to look at in choosing the best agency to meet your needs. First, you'll want to talk with your cancer care team and figure out which services you'll need. Then you can look for agencies that offer those services.

Here are some of the things you might ask about a home care agency.

Is the home care agency reputable?

There are a number of ways you can find information about the quality of care given by the home care agency.

Accreditation by a nationally recognized group: Check to see if an agency is accredited (certified and licensed) by a nationally recognized group, such as [The Joint Commission](#)⁶. The Joint Commission is an independent, non-profit organization that evaluates and accredits health care organizations and programs.

Medicare certification: [Medicare-certified programs](#)⁷ have to meet certain requirements for patient care and management. Many non-Medicare health plans follow Medicare's guidance on approval and certification. Payment for hospice services may depend on the program's approval or certification so check to be sure.

State licensure: You can check with your [state health department](#)⁸ to find out if your state requires a home care provider or program to be licensed.

References from professionals: Consider finding out how many years the agency has been serving your community. Ask the agency to give you references from professionals — such as hospital or community social workers — who have referred other patients to them. Ask for names and telephone numbers. You might want to talk with these people about their experiences with the agency.

Also, check with the [Better Business Bureau](#)⁹, your local Consumer Bureau, or the [State Attorneys General's](#)¹⁰ office.

Is the home care agency a good fit for your needs?

Ask for consumer information

Be sure to ask if the home care agency has written information outlining services, eligibility rules, costs and payment procedures, employee job descriptions, and

malpractice and liability insurance. Ask them to send you any brochures or other available information about their services. And ask to see a copy of the agency's patient's rights and responsibilities information. Have them explain anything you don't understand.

What services are offered?

When choosing a home care agency, make sure that they offer the services you need. You will want to know if they offer home health care, personal care, or both. Also check to make sure they employ the types of professionals you need, such as nurses, therapists, and home care aides. It may also be helpful to ask how much experience they have providing services to people with cancer.

Find out if the agency can provide the medical equipment or other items that you need. Also ask if the agency will teach you or a responsible family member how to use and care for the equipment. And find out who you can call if equipment problems come up at night or on weekends.

Finally, ask how quickly the agency can start services and whether they will be able to provide the services when you need them. Some could have certain geographic service boundaries.

Admission to the home care agency

Find out if the home care agency works with each patient and family to apply policies or work through different needs. If the agency imposes conditions that you don't feel comfortable with, it may be a sign that it's not a good fit for you. It may also help to ask if the agency will work with you to find out what your insurance will cover and what your out of pocket costs might be.

Ask if you will need to have a primary caregiver as a condition of admission. If so, ask what will be expected of the primary caregiver and whether someone needs to be with you all the time. You may want to ask if the agency can fill in to help with care around job schedules, travel plans, or other responsibilities. Or, if you live alone, ask what other options they suggest.

Initial evaluation

Usually a nurse, social worker, or case manager comes to evaluate and talk to you about the types of services you may need. Ask where this will be done and what the evaluation will involve, including who should be present during the visit. It may be

important to ask if the initial evaluation includes input from your family doctor or other professionals already involved in your care.

Care plan

Home care agencies should offer a care plan for each new patient. Many states require that a registered nurse (RN) develop the plan. It's a good idea to ask how the plan is developed and if you and your family will have input. The plan should be written out and copies given to everyone involved. The care plan should list specific duties, work hours/days, and the name and telephone number of the person who will be in charge of your care. The care plan should also be updated as your needs change. You can ask to see an example of a care plan.

Who will provide your care?

You may want to ask about references for home care staff and whether the agency trains, supervises, and monitors its staff, caregivers, and volunteers. Ask how often the agency sends a supervisor to the patient's home to review the care being given. Find out whether the caregivers are licensed, insured and bonded. And ask who takes questions or complaints and how are issues resolved?

How payment is handled

It is important to find out how a home care agency handles payment and billing. Read any agreements carefully before signing and be sure to keep copies. Check with your health insurance provider to find out if there are any deductibles and co-pays. For example, certain medicines may require a co-pay. And ask what resources the agency provides to help you find financial assistance if it's needed.

Communication

The agency should have a 24-hour telephone number you can call any time you have questions or problems. Ask about the procedure for calling about problems, and for making and resolving concerns or complaints. How a home care agency responds to your first call to ask about services may be a good sign of the kind of care to expect.

Emergency plan

Finally, ask if the agency has an emergency plan in place in case of bad weather, a power failure, or natural disaster. You can ask to see a copy of their plan. In an emergency, you need to know if the agency can still deliver services to your home.

Hyperlinks

1. www.yellowpages.com/
2. www.yellowpages.com/
3. www.medicare.gov/
4. www.nahc.org
5. www.medicare.gov/
6. www.qualitycheck.org
7. www.medicare.gov/coverage/home-health-services
8. www.usa.gov/state-health
9. www.bbb.org/
10. www.usa.gov/state-attorney-general

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