



Help at Home:  
**Choices in Home  
Health Care &  
Support Services**

Part of an educational series  
about long-term care choices in  
Broome County.

**Action**  
*for* **Older**  
**Persons**

*Information* you can count on.  
*Assistance* you can trust.

This Series of Real Choices Consumer Education Booklets includes the following titles:

- Paying for Long-Term Care: Understanding Your Choices
- Facility & Community Options: Understanding Levels of Long-Term Care
- Help at Home: Choices in Home Health Care & Support Services
- What You Should Know About Staying at Home: Safety, Security, Modifications & Repairs
- When You're the One Providing Care: Understanding Caregiver Support Services
- Advance Health Care Planning: Making Your Wishes Known
- Adults with Disabilities: Understanding Support Services
- Healthy Choices for Living Well

# Choices for Help at Home

Whether you're feeling some less than positive affects of aging, or you're learning to accommodate a disability, you may find yourself needing help to keep up with your daily, personal and/or health activities.

In fact, there is a wide range of services that you might be eligible to receive right in your own home, from basic support services (i.e. meals, housekeeping, personal care) to more extensive care similar to that which you'd find in a nursing home (i.e. skilled nursing, therapy).

Keep in mind, however, that most in-home programs cannot provide you with 24-hour care like a nursing home can. For home care to be practical, then, you should be able to manage without paid staff at least part of the day.

This booklet introduces the kinds of personal and health care services you may be eligible to receive in your own home or apartment. Once you've read it, your next step may be to schedule a free "long-term care assessment" with Broome County CASA.

# Long-Term Care Assessment

CASA (Community Alternative Systems Agency), Broome County  
Broome County Office Building, 4th floor  
PO Box 1766  
Binghamton, NY 13902-1766  
Phone: 778-2420 Fax: 778-2279  
Email: [bccasa@co.broome.ny.us](mailto:bccasa@co.broome.ny.us)  
Hours: 8:30 a.m. – 5 p.m., M-F

CASA is the first place to call if you have a health condition that limits your ability to care for yourself. A CASA staff person can meet with you in your home to provide you with a free, individual assessment of your situation and to explain your choices. You'll receive a list of recommended services to meet your needs. This list will include both services that can be provided in your own home as well as options for facility care.

CASA staff can screen you to see whether or not you're eligible for Medicaid waiver programs. They can also assist you if you're planning to return home after being in a hospital or nursing home.

CASA services are not dependent on age or financial status.

# An Overview of Payment Options

All home service providers accept private payment, and some will only accept private payment. Even so, you'll want to check your private insurance, supplemental "Medigap," and/or long-term care policy. Sometimes, these policies cover certain in-home services. Or, if your income is low and you have used up your resources and assets, you may qualify for Medicaid to cover your home care costs.

Please note that Medicare *does not* cover long-term care services at home or in a facility. If you're homebound, however, it may cover short-term rehabilitation for a limited period of time.

Also, keep in mind that in many instances you'll need an order from your doctor before an agency will agree to provide and bill for many services.

For more detailed information on this topic, see the booklet in this series entitled, Paying for Long-Term Care: Understanding Your Options.

# Home Health Care Agencies

There are two basic types of Home Health Care Agencies:

1. Certified Home Health Agencies (CHHAS) are certified by the New York State Department of Health to provide “skilled” services such as nursing and therapies that comply with Medicare regulations. Through these agencies, you may also arrange for a Home Health Aide and medical supplies.

CHHAs will bill Medicare, Medicaid or your private insurance if you qualify for a service under one of these plans. If you require extensive medical-related services and you’re eligible for Medicare, you’ll want to call this type of agency.

(Note: To help you compare agencies, Medicare has compiled information about Medicare Certified Home Health Care Agencies and the quality of care they provide. You may access this information by visiting the “Home Health Compare” page on Medicare’s official website at [www.medicare.gov](http://www.medicare.gov).)

2. Licensed Home Care Service Agencies provide services such as companion aides, personal care aides and home health aides as well as skilled nursing. These agencies accept private payment; they may also bill some insurance plans directly.

For a comprehensive listing of local Home Health Care Programs & Agencies, refer to the *Broome County Elder Services Guide*. Copies of this free Guide are available at Action for Older Persons, 30 W. State St. Binghamton, Broome County Office for Aging, and local senior centers while supplies last. You may also visit the Guide online at: [www.broomeelderservices.org](http://www.broomeelderservices.org).

## Home Care Programs

Programs described below offer service packages that are tailored to an individual's needs. (Note: When a program description indicates that referrals are screened by CASA, keep in mind that regardless of whether you call CASA or the service provider first, you'll receive a CASA assessment as part of the intake procedure.)

**EISEP** - The Expanded In-home Services for the Elderly Program is available through local Offices for Aging. EISEP provides non-medical services (i.e. case management, homemaking, personal care) to adults over age 60 who are not Medicaid eligible. Payment is based on income. Referrals are screened by Broome County CASA.

**LTHHCP** - The Long Term Home Health Care Program offers care to adults who are eligible for nursing home care but prefer to remain at home.

In addition to skilled services, LTHHCP can arrange for transportation, home-delivered meals, adult day care, emergency call systems, etc. Because the program does not provide daily 24-hour care, participants should have informal support systems in place. Medicaid may pay for LTHHCP.

**Enriched Living Programs** - Some housing facilities offer the services of a licensed home care service agency in their facilities. These services include meals, shopping, housekeeping, personal care and some nursing services. Medicaid may pay for the service. Both the Broome County Elder Services Guide and Broome County Office for Aging’s booklet entitled, “Senior Apartment Housing Guide,” list programs available locally.

**Hospice** - Primarily offers care for terminally ill patients in their own residences. Services aim to improve the quality of life for the patient and his/her family by offering pain management, emotional and spiritual support, social work support, and medical consultation. Hospice accepts Medicaid, Medicare, and private insurances. Locally, this program is coordinated by:

- Hospice at Lourdes

East Division	West Division
4102 Vestal Road	596 Fifth Ave.
Vestal, NY 13850	Owego, NY 13827
Phone: 798-5692	Phone: 687-0682

**VA Home Based Primary Care** - Assists with primary health care in the home to help veterans avoid being hospitalized and/or placed in nursing homes prematurely. Medical care, personal care,

home equipment and adaptive devices, testing and monitoring, and mail-order medications may be provided. To learn more, veterans should contact:

- VA Outpatient Clinic  
425 Robinson Street  
Binghamton, NY 13904  
Phone: 772-9100

**AIDS Home Care Program** - Provides a coordinated plan of care and an array of home care services for persons with AIDS or HIV-related illnesses. In addition to traditional home care services, this program can also arrange for home-delivered meals, emergency call systems, social day care, transportation, moving assistance, and home improvements. AHCP is coordinated by:

- Ideal Home Care at Ideal Senior Living Center  
508 High Ave.  
Endicott, NY 13760  
Phone: 786-7400

**Medicaid Waiver Programs** - Non-traditional Medicaid programs designed to give people more control over the services they receive in their homes along with who provides those services. Strict eligibility requirements apply. Referrals are screened by Broome County CASA.

**Adult Day Care** - Provide stimulating group and individual activities in settings outside the home for adults who live at home but need supervision during the day. The two different models of adult day care are:

1. **Social Model** - Offers companionship and peer socialization, nutritional meals, and productive leisure activities in supervised settings. For information about Broome County's social model program, Yesteryears... A Day Program for Adults, that operates two different sites call:

- Office for Aging, Broome County  
County Office Building, 4th Floor  
Binghamton, NY 13902  
Phone: 778-2411

2. **Medical Model** - In addition to those services offered by social models, assists with rehabilitative therapies, personal care, and nursing services. To learn about Broome County's medical model program, Golden Days Adult Day Health Care, call:

- Susquehanna Nursing Home  
282 Riverside Drive  
Johnson City, NY 13790  
Phone: 729-9291

## Home Services

Every community has its own choices of home services that almost always include:

- home delivered meals
- shopper services
- personal emergency response systems
- household chores and yard work
- caregiver support services
- transportation

These services maybe offered by non-profit and/or government programs for free or low cost; volunteers for free or voluntary contributions; and/or for-profit businesses for a fee. Eligibility guidelines may apply for free, low cost, or volunteer services.

For more information about home services offered locally, refer to the *Broome County Elder Services Guide*, or call:

- The Senior Resource Line, Broome County Office for Aging  
Phone: (607) 778-2411

## Home Equipment & Supplies

Having appropriate equipment at home can be vital to promoting independence and ease of care at home. When investigating choices of equipment and related supplies, be sure to consider these options:

### **Durable Medical Equipment Suppliers-**

“DME” suppliers sell wheelchairs, walkers, oxygen equipment, hospital beds, and lift chairs. With a doctor’s order, your Medicare or private insurance may pay for some of this equipment. In most cases, insurance will not cover smaller assistive equipment (i.e. walker trays, jar openers, comb extenders).

**Medical Equipment Loan Closets** – Lend equipment for home use, including electric and/or hospital beds, bed trays, footstools, bedpans, canes, crutches, wheelchairs, walkers, toilet seat raisers, and bathtub seats. Some loan closets give borrowing privileges to members only.

For listings of local Loan Closets and DME suppliers, see the *Broome County Elder Services Guide*.

## Caregiver Options

Your choice of caregivers is an important consideration when deciding on home services to best meet your needs. You'll want to know what types of caregiver(s) a program can offer you, the level of training this person has had, and the type of care that training allows him/her to provide. Unless you're paying someone privately, this caregiver will be limited to provide only the services your plan of care states he/she can provide. Paid caregivers include:

**Aide** - An aide's job title indicates his/her level of training and skills, as well as the types of care he/she is qualified to provide. Positions listed are in order from lowest to highest training levels:

- **Homemaker Aide** helps with basic errands and household tasks such as light housekeeping,

laundry, and meal preparation.

- **Companion Aide** provides companionship in addition to homemaking tasks.
- **Personal Care Aide (PCA)** helps with some personal care such as bathing and dressing along with homemaking tasks.
- **Home Health Aide (HHA)** can offer more extensive hands-on care such as full baths and special exercises.

**Case/Care Manager** - Coordinates a person's health care services to ensure they meet that person's changing needs appropriately.

**Skilled Professionals** - Licensed health care providers with specific training and skills include:

- **Licensed Practical Nurse (LPN)** performs limited nursing functions including monitoring of vital signs, and administration of prescription medicines and insulin injections.
- **Registered Nurse (RN)** performs all nursing functions including the most highly technical procedures such as home infusion therapy.
- **Physical Therapist (PT)** tests and evaluates joint mobility, stability of walking, strength and muscle endurance.
- **Occupational Therapist (OT)** evaluates and helps develop small motor skills like learning to feed and dress yourself after a stroke.
- **Speech Therapist** evaluates and helps develop speech and swallowing skills.
- **Respiratory Therapist (RT)** monitors and provides rehabilitation for breathing problems.

**Privately Hired Workers** - You might decide to hire and pay a caregiver on your own. While this arrangement works well for some people, a word of caution is advised: Home care programs and agencies provide a certain level of security and peace of mind because they conduct back-ground checks and screen potential employees. They also handle billing, payroll, and scheduling difficulties. If you do choose this option, be sure to obtain the person's work history and check references. It's also smart to prepare and have him/her sign an agreement stating the exact services you expect him/her to provide, and how and when you'll be paying him/her.

## **Checklist for Hiring a Caregiver**

- Can your personal care needs be met on the days and times you would like?
- Has staff had required, appropriate training?
- Are services available at night, on weekends, or in an emergency?
- Will your insurance carrier be billed directly?
- Will staff communicate directly with your doctor to get orders for your care?
- Is a procedure in place to handle any complaints or concerns you may have about the services? Can you have a written copy?
- Will you be held to certain expectations such as needing to leash your dog or shovel your sidewalk/driveway before staff arrives?

# STILL HAVE QUESTIONS?

Disabled and older adults have more care options than ever before. While having many choices is important, the long-term care system may seem complicated or overwhelming at times. That's why CARE volunteers are here to offer free guidance and support to help you meet your needs.

## CARE Volunteers can help!

Community

Advocacy

Referral

Empowerment

Call today to have a CARE Volunteer help make the long-term care system work for you.

# 607-722-1251



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&

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All information herein is accurate as of January 2005. However changes in agencies and services occur frequently. For the most current information, the reader is encouraged to directly contact agencies, the Broome County Office for Aging at (607)778-2411 or the Broome County Online Elder Services Guide at:  
[www.broomeelderservices.org](http://www.broomeelderservices.org).

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