



Experience a *higher standard* of care every step of the way.

1. Receive a plan of care tailored to your loved one's needs.
2. Meet the caregiver we recommend based on personalities and compatibility.
3. Rest assured that a BrightStar Care nurse conducts regular supervisory visits and that someone is always here for you 24/7.

Our location has been accredited by The Joint Commission—a widely recognized organization that evaluates the nation's best hospitals and other health care systems.

PAYING FOR HOME CARE

Who will cover the cost of care?

Like most people, you want the best home care for your mom, dad or other loved one. Or, you may think that you yourself could use some help at home. But how does the cost of care get covered? This basic guide can help you.

Understand the current financial situation.

Home care can be more cost-effective than an assisted living facility and is an appropriate use of the care recipient's income and assets. It's the "rainy day" we've been saving for all these years.

Below are some questions to help you prepare for a conversation with BrightStar Care[®] or any other senior care provider.

- What income, savings and assets are available?
- Did the care recipient or spouse serve in the military?
- What health insurance is available? What does it cover?
- Is there long-term care insurance available?

Examples of private insurance we accept.

- Aetna
- Blue Cross Blue Shield of Illinois
- Cigna
- Universal

See other side for common ways to pay for home care.

Call for more information and schedule a free in-home assessment with a BrightStar Care nurse.

BrightStar Care
brightstarcare.com

844-4-BRIGHTSTAR

Finding the right solution.

Except for private pay, most payment sources for home care services have eligibility requirements and limitations. Often the solution is a combination of some of the six sources shown below. BrightStar Care® can help you identify which ones might be right for you.

1. Private Pay or “Out of Pocket”

Paying with personal funds helps cover services when you or your loved one’s care has reached the limits of service and support from sources such as Medicare. We’ll work with doctors, your home health agency or other providers to tailor a plan of care that fits your needs and budget.

2. Private Health Insurance

Thanks to partnerships with national and local insurance companies, BrightStar Care is sometimes in-network. Call us today for more information.

3. Military Benefits

There are some veterans’ benefits such as Veterans Aid & Attendance that might assist you with paying for home care. Call us today and we’ll help you determine if you qualify.

4. Medicare

Medicare home health agencies provide service based on physician orders, usually for a specific condition and a set period of time. BrightStar Care does not accept Medicare, but we’ll work with your Medicare home health agency to provide supplemental or continued care.

5. Medicaid

Each state decides what services are provided under their Home and Community Based Service (HCBS) waiver program. To qualify, your loved one must meet your state’s eligibility requirements and have income and assets below certain guidelines. You can learn more at [Medicaid.gov](https://www.Medicaid.gov).

6. Long-Term Care Insurance

Long-term care benefits usually pay for in-home assistance with “activities of daily living,” such as bathing, dressing, incontinence care, transfers (from bed, chair, toilet, etc.), meal prep and more. If you or your loved one have this insurance, we can help you process the claim and in some cases assist with billing.