



Home Care Planning Guide

Is it time to get home care help?
Talking with your loved one about options.
Choosing the right home care help.
The BrightStar Care® difference.

Is it time to get home care help?

When a person you care about needs extra care.

How to go about getting home care can be confusing and overwhelming for families.

The difficulty often begins with simply deciding if now is the time to hire home care help, especially if it's for a parent, grandparent or spouse who once took care of you. You want to make the right choices for their well-being and your peace of mind, but you also want to honor their pride and dignity. How to coordinate care with their current physicians or other health care providers and how to pay for it are things you may have to consider, too.

We created this Home Care Planning Guide to help you find the right solution for making sure your loved one has the care they deserve, no matter which direction you go.

It all starts with asking the right questions.

Who is BrightStar Care®?

BrightStar Care has been working with families since 2002 to provide dependable, supportive home care for people of all ages. Our story begins with our founder's own frustration of not knowing where to turn to give an aging relative the quality of care and quality of life she deserved. Today we are over 325 locations strong, all independently owned and operated, with RN oversight for every client. You can read more about us on page 14.



Questions to help you determine their need for extra care.

Living in their own home is what most people want as they age and, in many cases, it's the most cost-effective solution. To help determine if it's time to find in-home care for your mom, dad or other loved one, think about what a typical day is like for them.

Y	N	
		If the phone rings, do they hear it and answer it in a safe and timely manner?
		Can they hear the other person on the phone and have a conversation?
		Do they store food safely and throw it away when it's no longer safe to eat?
		Do they keep their kitchen, living room, bedroom and bathroom clean?
		Do they clean up after meals? Wash dishes, put them away, wipe down surfaces?
		Do they see to it that the lawn is mowed, yard is tended to and sidewalk and driveway are shoveled, if needed?
		Are they doing their own laundry? Carrying it safely into the laundry room, transferring it from washer and dryer, folding it and putting it away?
		Do they drive safely and with confidence? To the bank, store, place of worship or to friends' and relatives' homes?
		Do they shop for their own groceries, selecting and paying for healthy foods and transferring the groceries from store and car to kitchen?
		Do they stay on top of their finances such as paying mortgage or rent, utilities and other bills?
		Are they attending social and family activities they enjoy, like book club, bridge club, going to restaurants, religious services, reunions, birthday parties, etc.?
		Do they talk and socialize with their friends, neighbors or relatives regularly?
		Are they able to do the activities they enjoy on their own, such as crafts, light gardening, puzzles, etc.?
		Are they able to take care of any pets they have, taking them for walks or cleaning litter boxes and cages?

If you answered **NO** to any of the above questions, then your loved one might benefit from companion care. The more "Nos" you check, the more likely they need support.

IS IT TIME TO GET HOME CARE HELP?

Y	N	
		When your loved one wakes up, can they get out of bed easily?
		Can they walk from the bedroom or bathroom to the kitchen without risk of falling?
		Can they get into the shower or bath safely?
		Do they bathe regularly and completely?
		Do they groom themselves and maintain good overall hygiene? Brush teeth, shave, comb hair, trim nails, etc.?
		Do they dress in clean clothes and put dirty clothes in the laundry?
		Do they prepare and eat regular nutritious meals, following any special dietary requirements?
		Do they take the right prescription dosages at the right time?
		Can they manage any illness needs (e.g., testing blood sugar) safely and effectively?
		If they require medical equipment (e.g., oxygen), can they manage it on their own?
		Do they make it to their medical appointments and understand their plan of care?
		Do they get at least 30 minutes of exercise that's safe for them every day?

If you answered **NO** to any of the above questions, then your loved one might benefit from skilled* and/or personal care. The more “Nos” you check, the more likely they need support.

Y	N	
		Can they remember events from the previous day or week? Are they able to remember names of people close to them?
		Do they always remember to turn off burners and running water?
		Do they continue to come and go from their home without confusion?
		Are you able to go through your day without worrying about their safety?

If you answered **NO** to any of the above questions, then your loved one might benefit from care provided by nurses or caregivers who are experienced in caring for those with memory loss.

*Skilled/medical service availability varies by state. Call 844-4-BRIGHTSTAR for a full list of services or to schedule a free in-home assessment.

Talk with family and others.

Understanding a loved one's need for care should also come through discussion with family members and others involved with their care. Part of that discussion should include whether or not family members or others are available, willing and able to provide the level of care that's needed.

As you explore home care options, it's also important to consult with the professionals in your loved one's life such as their:

- Physician or specialist
- Nurse practitioner
- Pharmacist
- Financial planner or accountant
- Long-term care insurance provider
- Lawyer
- Social worker or mental health professional
- Religious leader

Next steps.

Once you've completed the exercise and discussions, you should be better prepared to talk with your loved one about the right care options that will help them live at home safely and happily.

 **20hrs**

The average amount of time per week family members spend caring for their mom, dad or spouse*.

What's the difference between companion care and personal care?

Companion and personal care are generally considered non-skilled or non-medical care that does not require a nurse's specialized expertise, training and skills.

- Companion care accommodates safety and well-being needs such as help around the home or transportation to and from places
- Personal care is hands-on care, such as help with bathing or mobility, typically performed by a Certified Nursing Assistant or Home Health Aide

For more examples, see page 11 of this guide.

*www.nextstepincare.org



Talking about home care help.

If you feel your mom, dad or other loved one could benefit from home care, the next step is to talk with them. To help make the conversation easier for both of you, we've prepared a list of dos and don'ts.

Do	Don't
Begin having conversations about their health sooner rather than later.	Don't put it off. If they have any memory loss or risk of falling, delaying the conversation may make it more difficult for them.
Prepare questions to ask and points you want to get across in advance.	Don't tackle the conversation on the spur of the moment, but don't treat it like a business meeting either (i.e., referring often to your notes).
Have the conversation in person. Sit facing them, and look them in the eyes.	Don't try to do this over the phone, text, video-chat or email and don't look at your phone during the discussion.
Consider approaching the conversation by bringing up people they know in similar situations and the solutions their families found.	Don't forget to ask questions, e.g., how would you feel if that happened to you? Do you think you could benefit from something like that?
Ask questions. What do they perceive as the most difficult things about their days? What do they still enjoy?	Don't answer questions for them. Give them time to reflect.
Listen with your full attention.	Don't interrupt or talk over them. Help them feel listened to by beginning a sentence with, "I heard you say ..." and then repeat what they said.
If things aren't going well, you can suggest that they "just try it for a week." Or offer to talk again a day or so later.	Don't be inflexible or impatient. Understand that they don't want to lose control of making their own decisions in life.



Strategies from AARP®

Your mom, dad or other loved one may view accepting help as giving up their privacy or control over their own lives. For many, it's a sign of weakness and a mixed bag of emotions, including fear, vulnerability, anger and guilt about being a burden. Having empathy can help you better understand and find a solution they can agree to.

AARP offers a few strategies to try:

Empowerment

- Show that you're on their team and support their desire to live independently
- Suggest that accepting some help would allow them to remain self-sufficient longer

Enablers of Growth

- Point out that the experience of caring for an aging parent gives an adult child the opportunity to grow personally and spiritually
- Explain how much it would mean to you if they would accept your help — and the help of a caregiver that you recommend for them

Role Model for Aging

- Remind them that receiving care graciously is the same as growing old gracefully
- Point out that you still need them, this time to be an example of how to handle the physical and cognitive decline that is part of being human and living long

Additional Resources

Family Caregiver Alliance – National Center on Caregiving
www.caregiver.org

AARP – Caregiving Resource Center
www.aarp.org/caregiving

Next Step in Care
www.nextstepincare.org

Genworth Cost of Care Study
www.genworth.com

Or as an app in iTunes:
“Genworth Cost of Care”

BrightStar Care® Resources
www.brightstarcare.com/resources

 **40** million

Number of Americans who are now age 65+. By 2050, the 85+ age group will reach 19 million*.

*www.ioaging.org/aging-in-america



Choosing home care help.

If you need home care help, or have decided with a loved one that it's time for them to receive help, the next big question is whether to hire someone on your own or go through an agency.



Hiring someone on your own.

Many people find satisfactory results informally by hiring a relative, neighbor or friend for home care. This typically works best when little skill or training is required and your loved one is comfortable with someone they know and trust.

Sometimes your loved one might worry that a family or friend caring for them will judge them or see them as needy. In those cases, someone they are not already connected with might be a better choice. Check online listing services and on bulletin boards in your community.

Pros of Hiring on Your Own	Cons of Hiring on Your Own
<ul style="list-style-type: none"> • Typically less expensive than an agency • You're the boss, you choose the caregiver • Flexibility in the type of care they perform 	<ul style="list-style-type: none"> • You're responsible for background check, hiring, firing, taxes, etc. • If they can't come as scheduled, it's up to you to find a replacement • You may need to buy additional liability coverage in case of an on-the-job accident

Hiring someone through an agency.

Many agencies offer a range in levels of care so if needs change, the agency may have someone on staff who can safely care for your loved one.

Pros of Hiring Through an Agency	Cons of Hiring Through an Agency
<ul style="list-style-type: none"> • Screening, hiring/firing, payroll, insurance and taxes are handled • Can accommodate unpredictable schedules because they have multiple caregivers on staff • Usually covered by long-term care 	<ul style="list-style-type: none"> • If hours you request are inconsistent, you may not get the same caregiver each time • May experience staff turnover • May charge more for some tasks

Source: Family Caregiver Alliance, www.caregiver.org

Questions to ask before choosing an agency.

To find the best home care agency for your loved one, you may want to interview more than one agency. The chart below can help you ask the right questions and keep track of the answers.

	BrightStar Care	Agency 2	Agency 3
Are you licensed for skilled (medical) home care? Are you licensed for personal care or companion care?	Yes*		
Do you have a nurse who evaluates health and wellness and creates a plan of care?	Yes		
Does a nurse follow up with supervisory visits to ensure that the plan is being carried out?	Yes		
Are your caregivers experienced, trained and competency tested?	Yes		
Are all nurses and caregivers drug-screened, background-checked, licensed, insured and bonded?	Yes		
Do you manage the pay of all caregivers, including taxes?	Yes		
Do you assign a caregiver based on personalities and compatibility?	Yes		
Do you attract and keep the most qualified caregivers by offering continuing education and other incentives?	Yes		
Does your agency have a system in place if there is a conflict of personalities?	Yes		
Are you insured for accidents in the home?	Yes		
Can you accommodate any length of visit, as short as one hour per day?	Yes		
Can you provide a caregiver trained in _____ (condition or need your loved one has)?	Yes		
Is there someone on-call 24/7 — just in case?	Yes		
Do you follow national safety standards?	Yes		
What are your rates?	Call us!		

*Skilled/medical service availability varies by state. Call 844-4-BRIGHTSTAR for a full list of services or to schedule a free in-home assessment.

Understanding different types of care.

Keep in mind that the type of care your loved one needs may change, so it's a good idea to ask agencies you're interviewing about services you might need down the road. BrightStar Care® trains staff to report changes in condition to our Registered Nurse supervising the care.

Below is a partial list of services that BrightStar Care can provide. Call us to learn more.

Companion Care	Personal Care	Skilled Care*
<ul style="list-style-type: none"> • Conversation and activities based on their interest • Transportation to and from appointments, activities and events • Dementia support when they shouldn't be alone • Medication reminders • Laundry • Light housekeeping • Meal prep • Home safety evaluation • Help connecting with others through letters, e-mail and social media • Engagement in art or craft projects, reading, games or puzzles • Time off for family caregiver 	<ul style="list-style-type: none"> • Help with mobility in and outside of the home • Bathing • Dressing and grooming • Feeding • Oral and personal hygiene • Help with incontinence • Outpatient pre- and post-op assistance • Hospice assistance 	<ul style="list-style-type: none"> • Medication administration • Wound care • Blood draws and injections • Central and peripheral intravenous drug therapy, such as chemotherapy • Assistance with medical equipment including ventilators • Administration and maintenance of catheters • PICC line dressing changes • Total Parenteral Nutrition (TPN), G-tube or other feedings • Epidural mediports • Physical, occupational and speech therapy • Rehabilitation

*May not be available at all BrightStar Care locations. Call 844-4-BRIGHTSTAR to learn about services available in your area.



Who will cover the cost of care?

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

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

- What income, savings and assets does my loved one have available?
- Did he or she or their spouse serve in the military?
- What health insurance do they have? What does it cover?
- Do they have long-term care insurance?

Understanding the role of Medicare in home care.

Medicare covers some in-home care, but the type of service and frequency may be limited. (For example, Medicare does not cover in-home care needs related to dementia.) If your loved one is currently receiving care from a Medicare home health agency, BrightStar Care will work with the Medicare agency to provide the supplemental or continued care needed.

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 these six sources.

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 or other insurance coverage.

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 a doctor’s prescription, usually for a specific condition and a set period of time. BrightStar Care does not accept Medicare, but we’ll work with Medicare home health agencies 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 your loved one has long-term insurance, BrightStar Care can help you process the claim and in some cases assist with billing.



Staying open to differences

One problem you might run into is your loved one may have a caregiver preference that is difficult to meet. Remind them that it’s often a caregiver’s character and skill that make them wonderful. Being open to a caregiver from a different background or ethnicity can lead to rewarding experiences.



**VIP customer service
for those who’ve served.**

1-855-260-3274

Toll-free support line for family members taking care of veterans. Licensed clinical social workers will answer your questions and direct you to a VA caregiver support coordinator in your area.

Learn how BrightStar Care[®] makes the difference.

At BrightStar Care, we're all about delivering a *higher standard* of home care — one that people know they can trust when they want quality care for their mom, dad or other loved one.



The role of the Registered Nurse at BrightStar Care.

A higher standard of care begins with having a Registered Nurse who:

- Oversees and verifies each plan of care based on your loved one's needs
- Conducts supervisory visits to ensure caregivers are following the plan of care
- Ensures high quality standards are maintained

In addition, all BrightStar Care locations have an RN, LPN or LVN who:

- Answers questions you may have about your loved one's health and well-being
- Reviews care notes submitted by our caregivers to monitor progress, change in condition or medication side effects
- Verifies the competency and credentials of caregivers and provides ongoing support and training
- Helps coordinate care with physicians, your Medicare home health agency or hospice provider

We search for and find *a higher standard* of caregiver.

We hire caregivers who enjoy getting to know the people they are providing care for and are dedicated to helping them have a better quality of life. Most of all, our caregivers take pride in upholding our promise of providing *a higher standard* of care every day.

Our recruiting and rigorous screening practices help make sure your loved one's caregiver has the right mix of experience and training, can-do attitude and heartfelt compassion.

- In-depth, in-person interviews
- Criminal background check and drug screening
- Verification of license/certificate
- Reference checks via phone or email
- Health screenings including TB
- Current CPR certification
- Competency verification by our Registered Nurse

The Joint Commission: Raising the bar on safety and care.

The Joint Commission is a widely recognized organization that accredits the nation's best hospitals and other major health care systems.

When you see The Joint Commission Gold Seal, you know that the BrightStar Care location has undergone a detailed on-site review by a Joint Commission expert who confirms that they follow rigorous requirements for quality, safety and care.

Newer locations without the gold seal are in the process of pursuing the same accreditation by carefully following The Joint Commission National Patient Safety Goals®. In addition, BrightStar Care is the only national home care brand that, based on the performance of local offices, consistently earns the Enterprise Champion for Quality award from The Joint Commission.



To ensure quality care and patient safety, each BrightStar Care location integrates The Joint Commission standards into its training materials.



We're ready to help!

Someone at our BrightStar Care® location is available to help you 24 hours a day, 7 days a week.

A BrightStar Care nurse and care team member will come to your home to get to know you and your loved one, discuss their care needs and answer any questions. The nurse will conduct a health and wellness evaluation and begin building a personalized plan of care based on your input and your loved one's needs.

Call to schedule a free in-home assessment with a BrightStar Care nurse today.

Thank you for your interest in BrightStar Care.

We hope this guide helps you and your family think about ways home care can help your loved one live safely, healthily and happily. We appreciate the opportunity to serve you and others in the community who are looking for a *higher standard* of care.

All BrightStar Care agencies are independently owned and operated.

844-4-BRIGHTSTAR

www.brightstarcare.com

