

## WHAT IS HOME CARE?

### Topic #2: What Is Home Care Service?

Remember when you were younger and couldn't wait to be on your own? We all cherish our independence. Unfortunately, life can throw you a curve ball and before you know it, you find yourself needing some extra help. Just think.....what if you've just had surgery and your spouse or other family members can't help you because they have to work? Or imagine you have an aging parent who is having trouble with daily activities such as bathing or doing laundry, and you can only be available to help a few hours a week. What do you do?

In a nutshell, home health care helps individuals live independently in their own homes by assisting them with special needs.

You should consider home health care when

- You're recovering from an illness, surgery or hospital stay
- You have a chronic or terminal illness
- You have a disability
- You are unable to care for yourself as you get older, or a loved one requires help with self-care.

Let's discuss the types of services typically offered.

First, *skilled care* consists of services provided by a health care professional. It may include medical care following a hospitalization or illness; physical therapy, or respiratory treatments. It can also include home dialysis or social services.

The medically trained individuals who provide these services are often registered and licensed practical nurses, therapists, or home health aides. They usually work for home health care agencies, hospitals, public health departments licensed by the state, or as individual providers.

Next, home health care may also involve *home support or personal assistance services*. That could include helping an aging parent with activities of daily living such as dressing, bathing, meal preparation, and assistance with cleaning and other in-home household chores; or making sure that medication is taken on time.

Another kind of home care service is the use of medical *equipment* to aid patients in their recovery, improve their mobility, or make life easier as they go about their daily activities. The kinds of medical equipment found in the home might include wheelchairs, hospital beds, walkers, canes, and various other products.

When we compare home health care services to care provided through a nursing home, assisted living center, or long term care facility, there are two very significant differences. With home health care, services are conducted in your home and, as a result, it is considerably less expensive than the other options.

While home care is a less expensive option, you need to find out if it's covered by your health insurance. In most cases, services are covered if they're ordered by a physician (or other recognized licensed professional), the individual is homebound, and the care is reasonable and necessary. It's important to check with your insurance carrier to determine what is or isn't covered.

For more information regarding insurance coverage, go to the "[Making Sense Of Health Insurance](#)" module or talk to one of our Meridian At Home Advisors.

If you have any questions about your health, or the continued health of your loved ones, contact us. Meridian At Home Advisors specialize in listening to your health care concerns and identifying the services and technologies that will allow you or a person close to you to continue to lead a healthy, independent life at home. Our advisors will gladly arrange for a registered nurse to conduct a free, in-home consultative assessment. Call us toll-free at 1-800-894-6885. You can also click on [Connect with Meridian At Home](#) to have one of our advisors contact you at a convenient time. Meridian At Home, Where you want to be.