



# 10 Things to Consider When Choosing a Home Care Agency



## Introduction

Diminishing health and frailty are not popular topics of conversation for obvious reasons. But then these are not areas of life we can sweep under the carpet either. No one wants to be unwell or grow old and frail, yet these are things that can affect us all at some point during our lives. It could be a sick child, an elderly relative, or a family member with a disability. The older one gets, the more prevalent health and mobility issues become. There are also elderly parents or relatives who are in pretty good shape, at least for their age. But even they may still need a little help getting by with everyday tasks and chores.



## Life as a Home Caregiver

As the onset of an illness or frailty of a loved one becomes clear, the first response is often for a close family member to step in and help. These are the voluntary caregivers, and for the most part, they do a fantastic job. They provide essential physical and/or emotional support for unwell or disabled relatives. Yet there often comes a point when an untrained and inexperienced caregiver is no longer able to cope alone. Despite their best efforts, they have no other choice but to reach out and ask for help from a third party. Sometimes, the family caregiver also ends up needing support. What happens is that they experience something called “caregiver burnout.”

The consequences of caregiver burnout can result in the following:

- Increased risk of depression
- Higher risk of physical illness
- Having to take prescription medications because of the above

Juggling between caregiving and other areas of life is no easy feat. Sometimes, the family caregiver has no choice but to quit their job and put the rest of their life on hold to look after a loved one full time. Sadly, too many caregivers suffer in silence. Eventually, they become ill themselves, all because of their reluctance to ask for help. The good news is that no one has to struggle alone in these situations. The best time to reach out and seek professional help is long before the caregiving role becomes unmanageable.

## Taking Care of YOU!

Family caregivers usually give their unconditional support to those they nurse. They press on, even when the demands and expectations are relentless. But those who suffer with caregiver burnout are of little use to anyone—including themselves. This is where the professional caregiver comes in. They have had extensive training and bring invaluable experience to the table. They can assist in so many ways that will relieve you from the burden of a relenting schedule. However, with so many agencies out there, how do you know who to trust?



It is the aim of this guide to help you make the most informed decisions possible. Keep reading to discover the 10 most important considerations before choosing a home care agency.

**By the end of this guide you will be familiar with the following 10 areas of home care solutions:**

- How to guarantee a quality home care service
- The best ways to approach and discuss home care with a loved one
- What to look for in a caregiver
- Agency or private caregiver – which is best?
- Standard services to expect from home care agencies
- Other services provided by home care agencies and agents
- The difference between home “health” care and regular home care
- How to pay for home care services
- What home care agencies may not tell you
- Fostering open dialogue between the family and agency

**You may want to make a note of these 10 points, and highlight those areas which are of particular relevance to your and you situation.**

## **1. What Constitutes High Quality Home Care?**

Some home care providers deliver high quality care while others promise but do not deliver. It is important that you invest your time and money in the best services possible. It pays to research each provider before you make contact. Be sure to scrutinize any testimonials and referrals. Have a checklist ready for when you contact a potential agency.

## Typical considerations when looking into home care options may include:

- Services offered (get specifics and compare them to your needs)
- Training and experience of caregivers
- Costs (check for hidden fees)
- Professionalism and accessibility of office staff
- Use of technology to improve care and administration
- Anything else that's applicable to your unique situation

Some people only need a bit of help with shopping and light chores around the home. Others may want more intensive, 24/7 health care. Make a note of your specific requirements and confirm that the agency in question offers the type of help and support that matches your needs.

## 2. Maintain An Open And Frank Dialogue

When it comes to home care, silence is not golden and ignorance is certainly not bliss. It's not only good to talk, it's crucial in these matters. There should be no single decision maker in this very personal evaluation process. You must be comfortable communicating with the agency as and when required (see point 10.) The main line of communication, though, has to be with you and your loved one. They have to play a role in the selection process—if they're able to do so. After all, a caregiver may need to get up close and personal in sensitive areas of the client's life. It's crucial that there is mutual trust and that both caregiver and client get along. Talk to your loved one often, make sure they are happy with the care provided for them.

Sometimes, the client can be stubborn and refuse help, either before the arrangement or after care has begun. This is usually more out of fear and uncertainty than anything else, though it's never helpful to point this out. Always try to keep the conversation on a positive note, even when it feels negative, in fact, especially when things feel negative. List all the advantages in your conversations but don't overdo it. Place a focus on how care makes your loved one more independent, not less. If you need to, agree to bring a caregiver in on a trial basis. If all goes well, and you've chosen the best person for the job, by the end of the trial, all parties will want to continue with the arrangement.

## Point 2 Recap:

- Never stop talking. Keep all communication channels open and responsive
- Be sure to list all the advantages of home care
- Place a focus on independence
- Agree to a trial basis if necessary
- Bring in another family member or the client's physician to discuss matters

### 3. Know What to Look for in a Caregiver

Remember, choosing an agency and a caregiver should not be the sole responsibility of a single person. However, you don't want to complicate issues by having too much input from too many people either. It is best if a few of the closest family members get involved in the selection process along with the client. Together you need to review caregiver profiles. Make sure they are able to provide a written and detailed plan of care so everyone knows what to expect going forward. Look at the anticipated communication system that exists between the agency, the caregiver and family. Is it adequate?

You need to ask yourself whether the caregiver is likeable and professionally equipped to do the job at hand. If they tick all the occupational and educational boxes, you're off to a great start.

## Once you have had an open discuss, you must then check the following qualities before beginning care

- Do they listen?
- Can they follow directions?
- Do they have a good understanding of the family's ground rules?
- How helpful are they overall?
- How do they rate with regards to kindness and patience during trying times?

Home care, senior care in particular, can be a demanding job. There are plenty of candidates out there who are able to meet these challenges head on and provide exceptional service. The most important thing is to take your time and choose with care so you get things right the first time. Keep in mind that needs are unique to people and their circumstances. Identify what your loved one's needs are. This way you will be better equipped when the time comes to finding the ideal caregiver.

### 4. Agency vs Private Caregiver

The usual question that springs to mind when people think of an agency vs an independent worker is cost. This goes for any service, not only caregiving. By going straight to the source (in this case, the caregiver) you get to cut out the middle-man (the agency) and the associated costs. It seems like a no-brainer, but unfortunately things are not that straightforward. There are several less obvious costs to consider when hiring an independent caregiver. Costs for such services are typically included when you go through a reputable care agency.

Some additional costs you will pay with a private caregiver may include things like:

- Paying for criminal background checks
- Checking that the driving license is valid and clean
- Checks to see that the caregiver is licensed and fully insured
- Paying taxes (you're now the employer) including CPP, EI, Income Tax
- Workers compensation
- Insurance to protect the family should anything go wrong



Once you start to add up these hidden costs, any savings you thought you'd make no longer seem quite so attractive. You will also have many other things to consider, too. For example, the caregiver you hire has no direct supervision and may lack training or experience. If they become sick or quit at a moment's notice, you're without a caregiver in an instant. Imagine having to start the whole selection process over again. If you hire through an agency, they would supply a replacement caregiver right away. The agency would also guarantee consistent quality care, which means less hassle and more peace of mind for the client.

## 5. Standard Services Provided by a Home Care Agency

There are many services catered for the home care sector. There are also agencies that specialize in certain fields of care. More broadly, the three main areas of care are:

- Personal care
- General care
- Health care

Personal care, as the name suggests, is a type of service that's more intimate in its approach. It can include things like grooming, bathing, feeding, help with the toilet, mobility assistance and so on. General care involves light domestic duties, running errands, meal preparation, etc. And health care covers a wide range of specific health services. Only qualified and experienced medical professionals can work in home health care positions.



## 6. Other Services Offered by Agencies

Some home care agencies offer more specialized services. These can either be stand-alone services or used to supplement more general home care solutions. They may include:

- Post-surgery care
- Hospice support
- Home care for new moms
- Regular phone checks on patients
- Personal alert systems
- Medication monitoring

Not every agency caters to specialized services, so be sure to check if you need specific support.

## 7. Home Care vs Home Health Care

You will often hear these terms used as if they're one and the same, but they are not. They are two distinct areas of home care and should not be confused. Under the home care umbrella is personal care and general care. They cover a whole range of useful support services but not health-specific tasks. In general, home health care offers specific, specialized types of service. Qualified nurses and other medical professionals work in these areas of client support.

Some agencies provide personal care, general home care and home health care services. Home health care assistance includes services in the following areas:

- Physical therapy
- Occupational therapy
- Medical social work
- Tending by registered nurses
- Home health aides



## 8. How to Pay for Home Care Services

How you pay for home care services will depend on your situation. Some will be out of pocket costs. Long-term care insurance may be available for others. However, these are not the only options.

Paying for home care solutions can also include:

- Health or disability insurance (only in certain situations)
- Long-term health insurance
- Life insurance
- Private pay options as arranged by family members

Not all insurance policies are equal and it is not always obvious in what they cover. This is why it's necessary to scrutinize health insurance policies with a fine tooth comb. Some people have health coverage in areas they're not always aware. If in doubt, double check or ask someone. Few insurance firms will volunteer information that could cost the company, so you have to confront them.

Health or disability insurance may cover skilled short-term home care but not long term. On the whole, disability insurance will not cover those over the age of 65 for medical or long-term health care. Explore all your payment options by asking the right questions to the appropriate people.

## 9. What Home Care Agencies May Not Tell You

Even when a home care agency has an impressive business and a professional manner, never assume anything. In other words, don't let a great first impression draw you in. There's a good chance that a home care agency is everything it claims to be, but never leave any questions on your list unanswered. Choosing the right agency guarantees you'll get the most suitable caregiver.

Some things an agency might not do—but should do—include:

- Conduct a series of background checks
- Have decent insurance policies in place
- Provide ongoing tests and training for their caregivers



## 10. Set Up Conditions for Ongoing Dialogue

It's essential that you set up conditions for frank and open dialogue between your family and chosen agency. The agency must be responsive to your needs at all times. They should be available to talk and discuss matters with you whenever it's necessary. Try to always keep concerned parties in the loop. This includes the client, all family caregivers, professional caregivers and the agency. If the situation is alien to you, learn as much as you can from those in the know. A problem shared is a problem halved, and life becomes much easier when the channels of communication are open to all. Dialogue, in most cases, needs to be ongoing. You might find it useful to schedule meetings (formal/informal conversations) into a timeline. This can be especially helpful in the early days as everyone adjusts to the new way of life.

### The Conclusion

Time and again home care agencies provide valuable services that help to improve the quality of life for those under their care. There are lots of care agencies and even more caregivers. Yet they don't all offer the same in terms of cost, quality of service, and scope.

At Comfort Keepers in Toronto, ON we are an accredited provider and understand what it takes to match the specific needs of our clients and their loved ones to a caregiver. We have designed our quality solutions with you in mind. Our goal is to enhance and support independent living with our professional and consistent services around the clock. If you need help advice and guidance, call us today. One of our home care experts will be happy to explain how our unique, individualized approach may help you and your loved one prepare for the future.