



# Navigating Care:

## CHOOSING WISELY TO AGE WELL

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# KEY AGING TRENDS RESHAPING CARE PLANNING

1. The rise of longevity
2. Solo aging
3. Care coordination
4. Aging in place at home
5. Concierge & personalized medicine
6. Cybersecurity
7. Intergenerational wealth transfer





# TRENDS IMPACTING THE FUTURE OF HOME CARE

1. The palliative medical home
2. Growth of direct private hire care
3. AI, wearables & predictive Tools
4. Smart home modifications
5. Integrated care echo system
6. Demand for personalized, holistic model



# SIGNS THAT HELP MAY BE NEEDED



## What to watch for:

- Missed appointments
- Mismanaging finances & late payments
- Wearing loose, dirty, or mismatched clothing
- Poor personal hygiene
- Cluttered home environment



# SIGNS THAT HELP MAY BE NEEDED



## What to watch for:

- Communication difficulties
- Frequent ER visits/hospitalizations
- Medication errors
- Frequent falls
- Stressed or angry behavior from clients and/or family members



# BENEFITS OF HOME CARE



Promotes safety,  
security & maximizes  
independence

Provides socialization  
& cognitive  
engagement

Maintains a safe  
home environment

Supports following  
the care plan from  
the medical team

Provides supportive  
physical & emotional  
care

Helps prevent  
unnecessary  
hospitalization

Enhances nutritional  
intake



# HOME CARE CAN INCLUDE:

- Assistance with daily activities like dressing & bathing, eating, transferring & ambulation
- Housekeeping assistance
- Running errands
- Accompanying clients to appointments
- Technology assistance
- Companionship
- Driving services
- Medication reminding
- Transitional & end-of-life care



# SPECIAL NEEDS HOME CARE



- Hoyer lifts
- Peg-tube feeding
- Bowel routines
- Catheter care
- Dressing changes
- Trach care
- Special medical transport services



# WAYS TO SOURCE CARE



- ▶ **AGENCY HIRE - (agency as the employer)**
  - **LHCSA** (licensed)
  - **CHHA** (certified)
  - **Companion Care only**
  
- ▶ **PRIVATE HIRE - (client/family as the employer)**
  - **Direct Informal Hiring**
  - **Home Care Registry**
    - Standard
    - Full Service



# HOME CARE AGENCIES



## LHCSAs & CHHAs Key Benefits

- Must hold state licensure or certification
- Agency is the employer of HHAs/CNAs
- Caregivers are bonded & insured (some offer 401K & health insurance)
- Background checks are standard
- Agency assigns caregivers; limited family choice
- Caregivers earn 50% or less of the billable wage due to high agency overhead
- Backup available; higher turnover rates
- Limited task flexibility—many tasks prohibited by regulation (e.g., pill crushing, eye drops, finger sticks)

## COMPANION CARE ONLY Key Benefits

- Less regulated
- Agency is the employer
- Agency assigns companion; limited family choice
- Companionship only; no hands-on personal care (e.g., no bathing, toileting)
- Background checks are standard
- Companion compensation varies
- Backup coverage available



# HOME CARE AGENCIES

## Differences between LHCSAs & CHHAs



### A. LHCSAs

#### LICENSED Home Care Services Agencies

- Provide non-skilled personal care services with certified home health aides or companions
- Services include personal hygiene & grooming, feeding & nutrition, toileting assistance, mobility & transfers, light housekeeping, errands & companionship & medication reminders
- All aides are bonded/ insured/ background checked/ medicals on file/ covered by Worker's Comp
- Clients pay out of pocket or through long-term care insurance
- Monitoring overseen by the Dept of Labor & the NYS Dept of Health



### B. CHHAs

#### CERTIFIED Home Health Agencies

- Provide short-term, intermittent skilled health care & support services
- Services include nursing & home health aides, as well as services like physical therapy, occupational therapy speech pathology, nutritional services, and medical social services
- Medical supplies & durable medical equipment, and appliances.
- Services may be covered by Medicare, Medicaid as well as private payment & some health insurers
- Monitoring overseen by the Dept of Labor & the NYS Dept of Health

# DIRECT INFORMAL HIRING

## ► Key Benefits

- No oversight
- Family acts as the employer, often unsupported
- Family hires through word of mouth or online forum.
- No formal background checks or verification
- Lack of backup coverage options
- Safety & legal risks of using housekeepers as caregivers
- Cost savings may mask underlying risks



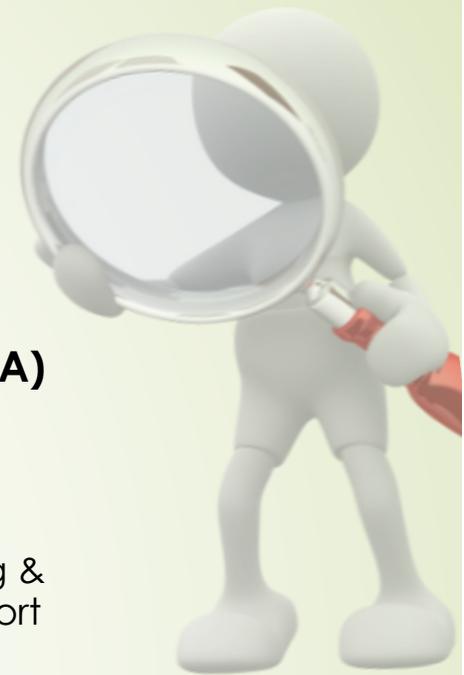
# HOME CARE REGISTRIES

## STANDARD MODEL Key Benefits

- Licensed & bonded through Dept. of Consumer Affairs
- Refers caregivers and/or nurses; families hire directly & act as employers (1099 or domestic W2)
- Vet & match caregivers to family's needs
- Higher flexibility with care tasks
- Fee: one-time placement = 4-6 weeks of caregiver wage
- Caregivers earn more due to lower overhead
- Better pay attracts top caregivers, boosting retention, client satisfaction
- Competitive rates
- Registry typically steps back post-hire

## FULL-SERVICE MODEL (e.g., HHCA) All Standard Benefits Plus:

- Precision caregiver matching
- Automated payroll, time tracking & domestic W-2 employment support
- LTC insurance, Worker's Comp & Disability assistance
- Fee: ongoing hourly or daily rate imbedded in overall caregiver wage
- Rate comparable of less than home care agency
- Full backup/ replacement coverage
- Access to private-duty skilled nursing care (short/full shifts); independent contractor 1099



# PROFESSIONAL HOME CARE PROVIDERS



SKILLED RN  
NURSING  
SERVICES

provided by  
insurance or  
privately paid



PHYSICAL OR  
OCCUPATIONAL  
THERAPY  
SERVICES

provided by  
insurance or  
privately paid



SPEECH /  
SWALLOW  
THERAPY  
SERVICES

home-based  
primary medical  
services covered  
by Medicare or  
private pay



HOME-BASED  
EMERGENCY  
SERVICES

covered by  
insurance and/or  
private pay



HOME-BASED,  
CONCIERGE  
MEDICAL  
SERVICES

private pay

# PAYING FOR HOME CARE

## **For Home Health Aide, Caregiver, and Companionship Services:**

- Private Pay
- Long-term care insurance
- Medicare (extremely limited hours post-hospitalization)
- Medicaid (with stringent financial qualifications)
- Veterans' benefits
- Catastrophic insurance

## **For Private Duty Nursing Care**

- Private pay
- Health insurance (special rider)
- Catastrophic insurance
- Medicaid (with stringent financial qualifications)



# LONG TERM CARE INSURANCE



## ► What to know

- Review eligibility requirements
- Secure policy as early as possible
- Understand benefits
  - Key items to review:
    - Elimination periods
    - Inflation riders
    - Independent care provider benefit
    - Care management benefits
    - Private-duty nursing benefits
- Choose between home care or senior living
- Qualifying visit assessment



# AGING LIFE CARE MANAGER

- ▶ Aging specialist who guides & advocates for families caring for older relatives or disabled adults and are members of the Aging Life Care Association (ALCA) - [www.aginglifecare.org](http://www.aginglifecare.org)
- ▶ Background: gerontology, mental health, nursing, occupational therapy, physical therapy, psychology
- ▶ Many hold advanced degrees in their field, have additional certifications as care managers, and can “quarterback” complex care
- ▶ Extensive knowledge about the costs, quality, and availability of resources in their communities across the U.S.
- ▶ Fee for service professionals that do not take referral fees or kickbacks

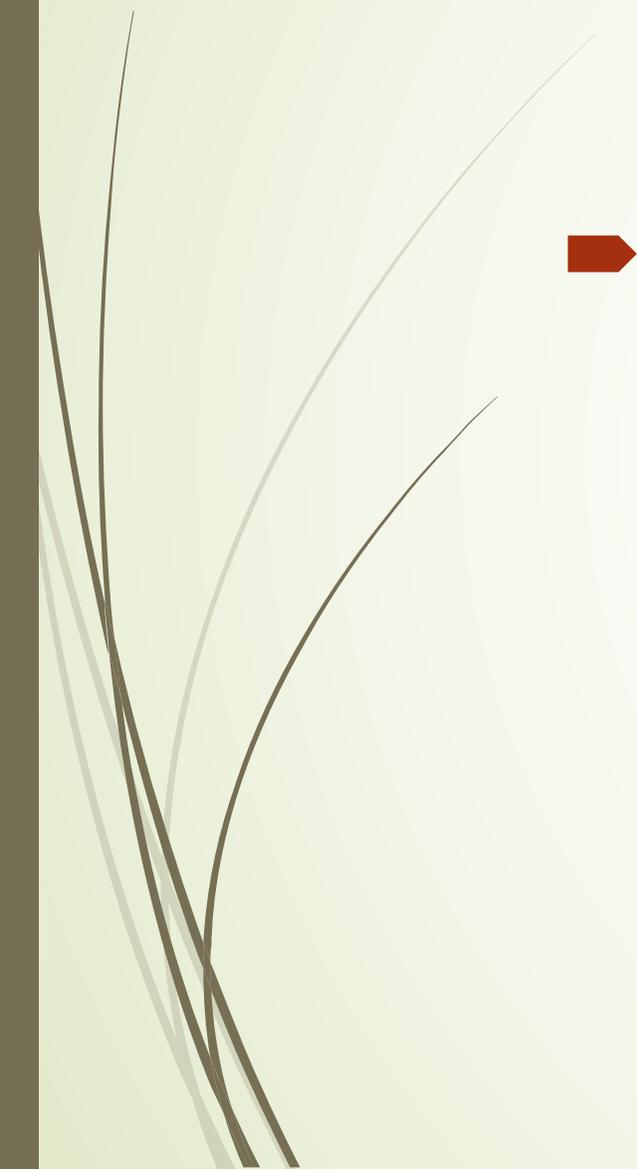


# FIND AN AGING EXPERT

- ▶ [www.AgingLifeCare.org](http://www.AgingLifeCare.org)
  - Enter zip code, review credentials, experience & geographic proximity
  - Contact and review consultation pricing

**ALCA**  
**8**  
knowledge  
areas





➤ Questions?

- 
- Visit [www.holistichomecareassociates.com](http://www.holistichomecareassociates.com)
  - 646-240-4888
  - A Full-Service Home Care Registry



*Home Care Reimagined*