



**CARE Patrol**<sup>™</sup>  
Your Partner In Senior Care Solutions



## Senior Care Options with Care and Compassion

# Home Health Care vs. Home Care

From the CarePatrol Educational Series

**Home health and home care are essential services of a high-quality, post-acute and long-term services and supports (LTSS) care continuum. However, it is important to know the differences when searching for the right care solution.**

### WHAT IS HOME HEALTH CARE?

Home Health Care is **skilled care from medical professionals** and requires a written order from a doctor. This type of care helps older adults recover at home from a serious health issue. Services can include:

- Wound care for pressure sores or a surgical wound
- In-home Physical, Occupational, or Speech therapy
- Monitoring serious illnesses and unstable health status
- Intravenous (IV) or Nutrition therapy
- Pain management
- Injections

### WHAT IS HOME CARE?

Home Care or “In-Home Care” are **non-medical services** that primarily help with activities of daily living. The main goal is to keep them safe and comfortable in the senior’s home. Services can include:

- Help with personal grooming (bathing, dressing, etc.)
- Assistance with moving around (getting in and out of bed or the shower)
- Medication reminders
- Help to prepare meals
- Help with chores like vacuuming or doing laundry
- To be a companion

Home Health Care and In-Home Care services allow people to remain at home as they manage their condition. They are not mutually exclusive services and sometimes both services are used together to support an individual.

### PAYING FOR CARE

**Home Health Care:** When specific qualifications are met, Home Health Care services are typically paid for by Medicare or Private Insurance.

**In-Home Care:** The cost for In-Home Care services varies by state and services provided, however, according to the 2021 Genworth Cost of Care Survey, the average cost is \$26 per hour for homemaker services and \$27 per hour for home health aide services. Services are usually paid directly by the person receiving care or other sources, including:

- Long-Term Care Insurance
- Medicaid (state-dependent)
- Medicare (in some cases)
- Private Health Insurance
- Private Funds
- Veterans Benefits
- Workers’ Compensation Insurance

### PAYMENT OPTIONS

**Long-Term Care Insurance:** Pays for health care and in-home care in different settings such as private homes, nursing homes, and adult day care centers.

**Medicaid:** States have different ways of providing Medicaid funds for Home Health Care and In-Home Care services. Most common is using a Medicaid Home and Community Based Services (HCBS) Waiver.

**Medicare:** May cover up to 100% of Home Health Care medical care costs for seniors with low income. Will also pay for In-Home Care assistance with ADLs such as bathing and dressing but only if skilled nursing or therapy is also needed following a hospital stay.

**Private Health Insurance:** Most private insurance will cover home health care, skilled nursing care post-surgery costs. High deductible plans tied to health savings accounts may offer tax advantages as well.

**Private Pay:** Many seniors will pay for home health services, home care agencies or hire caregivers directly. Funds may be obtained from life insurance policy conversions, annuity income, home loans, and/or savings.

**Veterans Benefits:** Benefits paid in addition to a VA pension that can help offset the costs for both Home Health Care and In-Home care services.

**Workers’ Compensation Insurance:** The laws vary by state, however, typically an injured worker is entitled to home health care if his or her treating physician indicates that it is medically necessary and related to the work injury.



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