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5 Steps to Selecting a Personal Care Aide for Mom and Dad

Your parents might need some help, but they don't have to move from their home to get it.

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"Aging in place" is one of the most talked about concepts in senior living today. It refers to older Americans being able to live where they want for as long as they want, rather than feeling resigned to [moving into a retirement community](#) or a nursing home.

However, there comes a point for many seniors in which living in their own home may pose physical or emotional health risks. When that time comes, in-home care may offer a solution that keeps both aging parents and their adult children happy.

"The good news is with bringing in supportive services they can have a safe and independent lifestyle in their homes," says Linda Wooge, director of Asbury Home Services in Maryland.

By following the five steps below, you can find the right personal care aide or other in-home provider to help care for your parents or other older relatives.

Step 1: Determine the level of care needed. Not all in-home providers offer the same level of care. For example, Wooge says Asbury Home Services employs the following categories of workers:

- **Nurses:** licensed or registered nurses who can offer skilled, [medical care](#).
- **Personal care aides:** Workers who provide hands-on assistance with personal hygiene, dressing and moving between rooms.
- **Companions:** Caregivers who offer social interaction and assistance with housekeeping, errands and meal preparation.

The examples above aren't all-inclusive of the services provided by in-home workers and at some agencies, the duties of personal care aides and companions may overlap. Some states have licensure requirements for some in-home workers and may legally limit the types of services they provide.

Home health care is available 24/7 from some agencies to allow even those with advanced needs the opportunity to stay in their home, but that option may not be right for everyone. "Some older individuals are very adamant that they don't want a stranger in the house," says Terry Fulmer, president of senior health advocacy group The John A. Hartford Foundation.

Step 2: Calculate the cost. Once you have settled on the appropriate level of care, the next step is to determine how to pay for it. The median annual cost of having a home health aide for 44 hours per week is \$45,760, according to the Genworth 2015 Cost of Care Survey. Actual costs may be significantly greater or less than that amount, depending upon a person's state and required hours of care.

Those high costs are one reason Marc Spector, president and CEO of the Florida nurse registry Best Care, recommends everyone purchase long-term care insurance. "[Adult] children should be getting these policies for themselves now," he says.

For those who don't have a long-term care insurance policy that covers in-home care, payment options may include the following:

- Private payment through [Social Security](#) or pension benefits
- [Medicare](#) for short-term, skilled nursing needs
- Medicaid waiver programs
- Aid and attendance benefits through the U.S. Department of Veteran Affairs

Step 3: Decide whether to use an agency or individual. Personal care aides can be hired independently or through an agency. Not surprisingly, owners of home health care companies encourage people to go the agency route.

"If you go off the street, it's buyer beware," Spector says. "I've seen where people have had things stolen or various crimes have been committed [by caregivers]."

That's not to say things can't go wrong with caregivers employed by agencies, but there may be more safeguards in place. Most companies run background, drug and even driving record checks on their employees. Plus, if there is a problem, a good agency should be ready to make it right immediately.

Still, some people may prefer to hire an aide directly. In that case, be sure to check with a financial professional or labor attorney to determine whether the worker will be considered your employee. If so, you may need to withhold payroll taxes and maintain worker's compensation insurance.

Step 4: Research available options. Wendy Adlerstein, director of client care services for FirstLight HomeCare in the western suburbs of Boston, says the first step to settling on a specific provider is to check references and read reviews. "The biggest thing is what is the overall reputation of that company?" she says. "What is its history?"

From there, once a family has narrowed down its choices, it's time to interview potential providers. The following are a few of the questions to ask:

- Are you licensed, if required by the state?
- How are caregivers screened and trained?
- Are caregivers trained in memory care for clients with dementia?
- What happens if there is a problem with a caregiver?
- Do you carry liability insurance?
- Do you take [long-term care insurance](#)?

The process for asking these questions can vary by agency or person. Some companies may answer questions over the phone while others may arrange a home visit.

"Here at Asbury Home Services, we will meet them at the client's home to see if there are any safety issues," Wooge says. "We put together a care plan, and we do that with family and the client."

Step 5: Make adjustments as needed after care starts. Finally, don't be afraid to make changes after caregiving has started. "A sparkling personality doesn't always translate into good care," Spector says.

What's more, some caregivers may end up not being a good fit for certain seniors. "Sometimes people with dementia can say things that are harsh or inappropriate, which leads to turnover in workers," Fulmer says. If an agency hasn't properly trained workers for memory care, a revolving door of caregivers could be stressful for both a client and his or her family.

If a caregiver doesn't seem to be working as expected, Adlerstein says to reach out to the agency to request a new aide. "The most important thing for us is continuity of care," she says, "but if it's not a good match, meeting the needs of a client [comes] first."

Hiring a personal care aide can be a convenient and effective way to allow aging parents to [stay in their homes](#) indefinitely. Even better, it's a flexible option that can change over time along with a parent's needs.