

**What Types of Services Can I Purchase From a Private Pay Agency?**

The types of private pay home care services available varies greatly depending on the needs of the individual receiving service. Home care services may include:

- Home Health Aide
- Homemakers
- Companions
- Case management
- Medication reminders
- Transportation
- Nursing Services

**How will I pay for these services?**

- Private Pay
- Long Term Care Insurance  
(If home care service coverage is included in your policy)
- Worker's compensation



# **Know Your Private Pay Home Care Options**

For more information, contact:  
Home Care Aide Council  
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617-744-6561  
[www.hcacouncil.org](http://www.hcacouncil.org)

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## Know Your Private Pay Home Care Options

Caring for a loved one at home can be an overwhelming experience. Fortunately, there are many options today for those who need assistance to remain safely in their homes. However, deciding which option is best for your family can be difficult if you don't understand your options and know what to look for. Most people are not aware that Medicare and most insurance policies cover only short-term clinical home care aide services for limited increments of time. Often, the amount of care provided through insurance and other programs is not sufficient to keep a person safely at home once their medical needs have been met. In those cases, their family might choose to purchase additional services for their loved one.

The Home Care Aide Council (Council) has been the voice for paraprofessional home care aide services in Massachusetts for over 40 years. Council membership includes over 125 Medicare certified, non-certified, and private pay agencies which directly employ home care aides and meet standards of training, supervision and administration as established by the Council.

The Council designed this brochure as a guide for families purchasing home care services in times of need. This tool will help you understand what paraprofessional home care services are and will help you decide which services can best be used by your family.

**The following are important issues to consider as you decide which home care options are right for your loved one.**

	USING A PRIVATE PAY AGENCY TO COORDINATE YOUR CARE	HIRING A CAREGIVER PRIVATELY
<b>1. HIRING</b>		
Interviewing and Employing	Agency's Responsibility	Family's Responsibility
Checking References	Agency's Responsibility	Family's Responsibility
Criminal Background Checks	Agency's Responsibility	Family's Responsibility
Employment Authorizations / Immigration checks	Agency's Responsibility	Family's Responsibility
<b>2. LIABILITY</b>		
Worker's Compensation Insurance	Agency's Responsibility	Family's Responsibility
Taxes (Social Security, State and Federal)	Agency's Responsibility	Family's Responsibility
Professional/General Liability Bonding	Agency's Responsibility	Family's Responsibility
<b>3. SUPERVISION</b>		
Supervising and Training	Agency's Responsibility	Family's Responsibility
Scheduling	Agency's Responsibility	Family's Responsibility
24 hour coverage	Agency's Responsibility	Family's Responsibility
Development of Service Plan	Agency's Responsibility	Family's Responsibility