

# Understanding the Differences Between Home Care & Home Health Care

There's no place like home. That's why most seniors what to stay at home as long as possible –where they are comfortable, in control and independent.

In-home services can make the critical difference in a person's ability to stay in their home. They are most helpful when a person needs ongoing or intermittent care or assistance that cannot easily or effectively be provided solely by family and friends. For many, in-home services are a cost-effective alternative to institutional care.

“In-home services” is a general term that covers a wide range of health and social services delivered in a person's home. Typically these services are divided into two categories: Home Health Care and Home Care. The main difference is that Home Health Care is medical-based with services prescribed by a doctor, while Home Care refers to a variety of non-medical services that provide assistance with activities of daily living.

In order to better understand the differences between the two, please see the chart below:

	<b>HOME HEALTH CARE</b> (also called skilled services)	<b>HOME CARE</b> (also called non-skilled or non-medical services)
Prescribed by the Doctor	YES	NO
Skilled Nursing Care	YES	NO
Offers occupational, physical and speech therapy	YES	NO
Administer Medications	YES	NO
Medication Reminders	NO	YES
* Personal Care Services (bathing, toileting, eating, dressing, walking, getting in and out of bed)	YES, but limited	YES
** Non-Skilled Services(help with household chores like cooking, cleaning, shopping, etc.; as well as transportation, companionship and respite care)	NO	YES
Payment Options	<ul style="list-style-type: none"> <li>• Medicare &amp; Medicare Advantage Plans</li> <li>• Medicaid – ADvantage Program</li> <li>• Veteran's Benefits</li> <li>• Private Insurance</li> <li>• Worker's Comp Insurance</li> <li>• Private Pay</li> </ul>	<ul style="list-style-type: none"> <li>• Medicaid – ADvantage Program</li> <li>• Medicaid - State Plan Personal Care</li> <li>• Long-term Care Insurance</li> <li>• Private Pay</li> <li>• Older American's Act funded services</li> </ul>
Licensing	Agencies providing home health or personal care services must be licensed in Oklahoma. Medicare or Medicaid certification is also required for payment from these sources.	* Agencies providing personal care services must be licensed in Oklahoma ** Agencies providing non-skilled services <u>only</u> are not required to be licensed in Oklahoma.

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## HOME HEALTH CARE

As noted above, the main difference between Home Care and Home Health Care is that Home Care refers to a variety of non-medical services that provide assistance with activities of daily living, while Home Health Care is medical-based with services prescribed by a doctor.

While there are several payment sources for Home Health Care services, Medicare is the primary source for older or disabled adults.

To be eligible for Home Health Care services under Medicare, you must meet all the following conditions:

1. Your doctor must decide that you need medical care at home, and make a plan for your care at home.
2. You must need one or more of the following: intermittent skilled nursing care, physical therapy, speech-language pathology services, continued occupational therapy.
3. The home health agency caring for you must be approved by the Medicare program (Medicare-certified).
4. You must be homebound, or normally unable to leave home without help. To be homebound means that leaving home takes considerable and taxing effort. You can be homebound and still leave home for medical treatment or short, infrequent absences for non-medical reasons, such as trips to a barber or church. Attending an adult day care center doesn't keep you from getting home health care.

If you meet all four of the conditions above, Medicare will cover the following types of home health care:

**Skilled nursing care** on a part-time or intermittent basis. Skilled nursing care includes services and care that can only be performed safely and correctly by a licensed nurse (either a registered nurse or a licensed practical nurse).

**Home health aide services** on a part-time or intermittent

basis. A home health aide doesn't have a nursing license, but supports the nurse by providing services such as help with bathing, using the bathroom, dressing, or other personal care. These types of services don't need the skills of a licensed nurse. Medicare doesn't cover home health aide services unless you are also getting skilled care such as nursing care or other therapy. The home health aide services must be part of the home care for your illness or injury. Medicare coverage of these personal care services stop when skilled care is no longer being provided.

**Physical therapy, speech-language therapy, and occupational therapy** for as long as your doctor says you need it.

- Physical therapy includes exercise to regain movement and strength in a body area, and training on how to use special equipment or do daily activities, like how to get in and out of a wheelchair or bathtub.
- Speech-language therapy (pathology services) includes exercise to regain and strengthen speech skills.
- Occupational therapy includes exercise to help you do usual daily activities by yourself. You might learn new ways to eat, put on clothes, comb your hair, and perform other usual daily activities. You may continue to receive occupational therapy if ordered by your doctor even if you no longer need other skilled care.

**Medical social services** to help you with social and emotional concerns related to your illness. This might include counseling or help in finding resources in your community.

**Certain medical supplies**, like wound dressings (but not prescription drugs or biologicals).

**Durable medical equipment**, such as a wheelchair or walker.

**Food and Drug Administration (FDA)-approved injectable osteoporosis drugs** in certain circumstances.

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LIFE Senior Services

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Most of the time, your doctor, a social worker, or a hospital discharge planner will help arrange Medicare-covered home health care. However, you have a say in which home health care agency you use.

For more information about Medicare coverage of Home Health Care services:

- Visit the “Your Medicare Coverage” section of Medicare’s website at [www.medicare.gov](http://www.medicare.gov)
- Call Medicare at 1-800-MEDICARE (1-800-633-4227)
- Refer to your copy of the *Medicare and You 2010* handbook
- Call the Senior Health Insurance Counseling Program (SHIP), at LIFE Senior Services, sponsored by the Oklahoma Insurance Department, at (918) 664-9000
- See Medicare Basics article on page 24.
- A listing of agencies providing Home Health Care services begins on page 120.

Home Health Care services are also available to qualifying Veterans. For more information about these benefits and eligibility call the VA at (877) 222-VETS or go to [www.VA.gov](http://www.VA.gov).

## HOME CARE SERVICES

Many times, the help a person needs to remain in their home is not medical-based. That’s where Home Care services can be beneficial. These services include help with:

- Household chores or activities of daily living, such as cleaning, preparing meals, shopping, laundry, errands, medication reminders, transportation
- Personal care that is non-medical, such as bathing, dressing, eating, moving around the house

- Other services such as companionship and respite care

Although Medicare doesn’t cover these non-medical Home Care services, there are programs available to help individuals receive the services they need.

For example, individuals with limited income and resources and who qualify medically may be eligible to receive Home Care services through Oklahoma’s ADvantage Program or the State Plan Personal Care.

For more information on Medicaid-based Home Care Services (ADvantage, State Plan Personal Care)

- Contact the Department of Human Services at (800) 435-2711 or go to [www.okdhs.org](http://www.okdhs.org)
- Call SeniorLine at LIFE Senior Services at (918) 664-9000.
- See DHS page 185

In addition, some communities offer limited Home Care services through funding from the Older American’s Act. To find out more about these services, call your local Area Agency on Aging at (800) 211-2116 or see Home Care Services section on page 177.

A listing of agencies providing Home Care services begins on page 120.

For more information on in-home or community-based services, call SeniorLine at LIFE Senior Services at (918) 664-9000 or visit [www.LIFEseniorservices.org](http://www.LIFEseniorservices.org).

