



**IN-HOME CARE AND HOME HEALTH CARE SERVICES:  
DIFFERENCES IN SERVICES**

When seniors receive personal care services in their home, it helps them to maintain their independence for as long as possible, given the limits of their physical abilities, cognitive disorders or emotional impairments. Home care services cover a wide range of supportive activities that serve to supplement, maintain or restore a person’s independence. Care in the home may involve both *non-medical home care services* and *skilled home health care services*. The chart below summarizes the differences between these two services.

NON-MEDICAL HOME CARE SERVICES	SKILLED HOME HEALTH CARE SERVICES
Non-medical services offer assistance with chores, housecleaning and with <b>activities of daily living</b> such as bathing, eating, hygiene, dressing and ambulation. People without professional skills and training may provide these services.	Skilled services offer care to seniors recovering from an illness or injury with care from licensed nurses and therapists. Home health aides may also provide assistance with activities of daily living when relevant to an illness or injury.

**I. HOME CARE SERVICES**

**A. Non- Medical Services Defined**

Non-medical services have many names such as **companion care, homemaker services, custodial care or private duty care**. Assistance may include light housekeeping, bed making, laundry, errands, meal planning, preparation and clean up, medication reminders, escort to appointments, grocery shopping, trash removal, plant care, as well as support for social activities such as religious and sporting events and other agreed upon services.

Non-medical personal care includes help with **dressing, bathing, grooming, hygiene, eating, toileting, transferring, ambulation, and continence care**.

**B. Regulation of Non-Medical Care**

The State of Michigan does not regulate non-medical home care services. Providers of these services establish their own policies and practices regarding their business operation. Business practices may differ in hiring, screening and monitoring of staff, pricing of services, types and terms of service delivery (e.g. minimum number of hours for a visit).

As a consumer, you need to ask questions to determine if the different practices fit with the needs you are trying to address.

## C. Obtaining Non- Medical Services

Usually you obtain services in one of the following ways:

- **Hire a Home Care Agency.** The agency employs caregivers and assumes all responsibilities of the employment relationship. \*
- **Hire an Independent Contractor (IC).** ICs run their own business, pay self-employment taxes and have no employer-provided benefits or unemployment insurance benefits. For your own protection you should:
  - Ask to see the person's liability insurance and workers' compensation insurance certificates; otherwise, the risk could fall on you, the consumer!
  - Check to see if you need to file Form 1099-MISC, Miscellaneous Income, to report payments for services performed.
  - Be aware that the IRS has stringent qualifications for independent contractors, and if you incorrectly classify an employee as an independent contractor, you can be held liable for employment taxes for that worker plus a penalty.
- **You hire a person who is not from an agency or an independent contractor. You become the employer** and assume all employer responsibilities.

*\* It is always wise to ask a home care agency for proof of insurance.*

## D. Resource Guide for Hiring Non-Medical Services

**Hiring Paid Caregivers for In-Home Services** is a publication of the Michigan Office of Services to the Aging. This guide explores the issues and process of self-employing a caregiver vs. going through a home care agency. Topics include payment options, screening methods, interviewing tips, supervision and taxes and other legal responsibilities. Included in this publication are criteria for hiring an agency and a sample employment form and contact for self-hiring a caregiver.

## II. HOME HEALTH CARE SERVICES

### A. Skilled Home Health Care Services Defined

If you are recovering from an accident, surgery, stroke or other disabling event, your doctor may prescribe home care for skilled services, which may include some non-medical care services for a limited period. Medicare provides home health care under certain conditions. Medicare typically pays for a limited number of visits. Below are some key points about receiving Medicare benefits for Home Health Care Services.

### B. Four Conditions for Qualifying for Home Health Care

1. Your doctor must determine your need and prepare a plan for your home care.
2. The care you need must include intermittent (not full-time) skilled nursing care, or physical, occupational or speech therapy

3. You must be homebound, that is, unable to leave your home. It is also possible to be considered homebound if you leave your home infrequently or briefly (e.g. a short walk around the block, a short drive, occasional trips to the barber or beauty shop or a medical appointment).
4. The home health agency serving you must be Medicare certified.

### **C. What is Covered After Qualifying?**

- **Skilled nursing care** by a RN or LPN either on an intermittent or part-time basis.
- **Home health aide services** on an intermittent or part-time basis that include assistance with personal care such as bathing, using the toilet, or dressing.
- **Therapies** as often and for as long as it is medically necessary and reasonable, including:
  - **Physical therapy** to restore movement and strength to an injured arm or leg, and training for getting in and out of a wheelchair or bathtub.
  - **Speech therapy** to restore speech.
  - **Occupational therapy** to achieve independence in daily living by learning new techniques for eating, dressing and performing other routine tasks.
- **Medical social work services** to assess the social and emotional factors related to your illness, provide counseling, and links to community resources.
- **Medical supplies** such as wound dressings.
- **Medical equipment:** Medicare pays 80 percent of the approved amount such as wheel chair or walker.

### **D. What is Not Covered under Medicare**

- 24-hour care at home.
- Self-administered prescription drugs.
- Meals delivered to the home.
- Homemaker services such as shopping, cleaning and laundry.

### **COUNSELING SERVICES**

For counseling services regarding **Medicare and Medicaid in Washtenaw County**, call 734-712-3625 for telephone counseling or 734-764-2556 to arrange an in person appointment.

**Have other questions? If so, call the Housing Bureau for Seniors at 734-998-9346.**