

An Introduction to Private Home Care

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This booklet is a guide for people who are considering setting up their own *private in-home care*. In living with a health condition, at some point you may need assistance managing daily activities and health care. Like many, you may not want to move because you like where you are and you want to have your needs met in the familiarity of your own home. In compiling this document, I am most grateful for input from private and public care service providers. The following are some key questions to help you consider whether you are a candidate for home-based services:

- What kind of help do you need now?
- What kind of help might you need in future if your health declines?
- Do you live with a loved one? Do they have health care needs as well?
- Do you have a loved one providing your care? Are you in agreement about the care options you favor?
- Is your home a suitable place for you to live long term (layout, safety, household maintenance and repair needs, accessibility)?
- What are the different costs for home-based services and do they fit your budget?
- Are you eligible for any funding subsidies?
- Are you capable of coordinating your own care arrangements, now and in the future?
- Do you have a loved one and/or a representative or power of attorney willing and able to help you manage your care plan on a long term basis?
- If you are hoping to arrange private live-in home care, do you have suitable space to accommodate a care worker?

Private in-home care doesn't suit everyone. Some services are not readily available in the home. And, there will be gaps and individual circumstances beyond what this booklet can address. Hopefully it will help you navigate through the basics of establishing your in-home care arrangement.

Special note: "To Move or Not to Move" is a helpful guide produced by Senior Living Magazine. This book is a detailed outline of questions, considerations and care options for seniors and may help you better decide what type of care is right for you. You can order a copy from their website www.seniorlivingmag.com or by phone 250-479-4705. It costs \$9.95.

Why are people looking into 'at-home' care arrangements?

- Maintaining independence
- The desire to stay home and avoid moving
- Need for help with personal care, medication reminders, cooking, shopping, household chores, transportation and other daily activities
- Safety risks or problems with memory and decision-making
- Primary caregivers are exhausted or unwell
- Loved ones' concerns about leaving a person needing care at home alone
- Home care fits a person's lifestyle choices better than moving into a care facility
- Desire to control one's own quality care with continuity of care workers
- Financial reasons. Private care facility rates may exceed what one would pay to set up private live in care.

Pros of Private In-home Care:

- A greater sense of personal control by having a say in your own care arrangements
- Reassurance of being able to remain in your home
- Convenience of having services come to you
- You get to choose the service providers you are most comfortable with
- Choice of care workers and continuity of service by workers who fit your lifestyle, values and service needs
- You keep a level of personal space and freedom. For example, you may enjoy baking or hobbies that you may not be able to pursue in a care facility
- Knowing your care needs can be provided in your own home long term can foster a greater sense of security and peace of mind as you age
- Under certain conditions, Vancouver Island Health Authority (VIHA) Home and Community Care may deem you eligible for the Choice in Supports for Independent Living (CSIL) program. Access to CSIL is based on a home visit assessment conducted by a VIHA Home and Community Care case manager. CSIL would help cover some private care costs. However, there are numerous conditions you must meet and once you become a CSIL client, you are obliged to comply with VIHA practice and reporting requirements
- Eligible Veterans can apply to Department of Veterans Affairs (DVA) for coverage of home and health care expenses. Individual subsidies are rendered based on a DVA assessment. Call 1-866-522-2122 or visit www.vac-acc.gc.ca.

Cons of Private In home care:

- You or your family may not be comfortable about having care workers in your private living space
- Private live-in care involves a great deal of coordination in choosing an agency, care workers, setting up relief coverage and handling problems that inevitably arise. All this is in addition to managing the household, finances, home repairs and medical appointments. For a condition such as Parkinson's, it is critical to have a loved one both willing and able to juggle these responsibilities
- The person needing care and the loved one taking an increasingly active role in care planning need to agree in advance about the care plan and how to manage issues that arise. A legal representation agreement is also an important document to have in place as it outlines the role a loved one might play in representing your wishes as a care recipient
- It may be added stress for you or your loved one to manage privately hired care workers. Although more expensive to go through an agency, you have the benefit of sharing coordination of care
- Live-in private care can be costly whether you go through a private agency or set up your own care. Added expenses include monthly fees paid to the care worker, cost of relief coverage, extra room and board expenses, home maintenance costs, additional health care expenses and other fees such as Work Safe BC employee coverage.
- If you intend to stay in your home, consider whether your budget will allow for financial outlay such as property taxes, general home upkeep, renovation costs to manage a movement disorder (e.g. adapting stairs) and any expensive maintenance costs such as a new roof or other large ticket items.
- It's also wise to realistically consider if your house is too big and costly to maintain. If you decide to search for a new smaller property, you may wish to factor in a basement suite or an extra bedroom, bathroom and suitable layout to accommodate private live-in care

- Living alone with a live-in care worker can mean being socially isolated from others. Having someone able to drive can help you stay connected with your community. Some agencies do not provide care workers who can drive you, and some care workers do not have a car
- There can be unexpected costs. For example, some agencies charge more for driving and housecleaning services. Some services are not possible for live-in care workers to provide. For example, those needing a heavy transfer assist requiring 2 helpers would not be eligible. Also, catheterization and other high skill care requirements may not be readily available
- There is potential for exploitation of workers. Federal and provincial legislation set out guidelines one must follow:
 - You must abide by the BC Employment Standards Act (ESA) which lays out minimum standards, wages, hours of work, holiday entitlement, etc. Visit www.labour.gov.bc.ca/esb/domestics/brochure.htm
 - For foreign live-in care workers, you must abide by the guidelines set out in Canada's Live-in Caregiver Program. Visit www.cic.gc.ca/english/work/caregiver/apply-who.asp
 - It's wise to interview several reputable agencies to determine if care workers' needs and rights are respected.
- The person receiving care is also at risk of mistreatment. Risk management includes:
 - Doing a full background search on care workers including references and criminal record checks
 - Working through a reputable agency that offers care worker training with certification, quality care assurance and bonded protection is wise
 - Ensuring that a clear mutually agreeable care contract is set up from the start helps to protect both the employer and employee.

Private Live-In Care Options:

Live-in care can be arranged in various ways. Some of the most common ones are:

- Hiring and supervising your own live-in care worker and abiding by the BC Employment Standards Act
- Private care agency services charged at an hourly rate, if help is needed during the day and through the night. This can cost over \$600/day dependent on the skill level required. The agency would set up rotational care by two or three employees working shifts. A care worker may sleep there and provide care during the night as needed
- Private live-in care through an agency where the agency provides one regular live in care worker and schedules respite staff for daily breaks, days off weekly and vacation time
- Foreign live-in care worker via recruitment outside Canada. This is generally arranged through a local agency which specializes in hiring help through Canada's Live-in caregiver program.

Foreign Live-In Caregivers:

This is one of the most affordable ways to acquire live-in help. Although this option seems to be very cost effective, usually under \$1800/month, there are hidden costs to be aware of. Governed by Canada's Live-in Caregiver program, employers are required to apply through Human Resources and Skills Development Canada to have their job offer reviewed and approved. A written approved contract between an employer and employee is required, which demonstrates that the working arrangement is fair and honorable. Employer requirements include:

- Adequate living space and a private room with lock

- Room and board including food valued at a minimum of \$325/mth
- Maximum 40 hour work week
- Minimum wage of \$10.25/hr
- Fair time off including vacation time of at least 2 weeks yearly
- Coverage of BC medical service plan premiums. The employer pays interim medical until MSP coverage is set up (about 2 months)
- Workplace safety insurance coverage
- All recruitment fees including those paid to a third party
- Travel costs to Canada, etc.

The employee needs to have:

- the equivalent of a Canadian secondary school education
- completed at least a 6-month training program
- a good knowledge of English
- a work permit before entering Canada.

Before you decide to take on the responsibility of hiring foreign live-in care, consider that hiring private live-in care is largely based on trust that employee rights and needs will be respected, and vice versa. Healthy communication from the start is the foundation of a win/win arrangement. There should be clearly defined roles and boundaries. It's also wise to set up a mechanism for reviewing how it's going and helping the care worker feel welcome to express any concerns. Scheduling time to check in regularly may be helpful. It is important to remember that the foreign worker is in a new country at a distance from family and social support. Care workers placed in rural settings are even more isolated. Helping them to access channels for local support and quality of life is to be expected. For example, the Phillipino church has a local network for care workers in Victoria.

Other tips regarding private live-in care:

- From the time the decision is made to hire a foreign live-in care worker, it can take 4-5 months or more to set up this arrangement
- If you are using a local private agency, check on the costs the agency charges the care worker for travel. This can be as high as \$8000
- Ensure you are aware of any administrative charges you may have to pay the agency. Fees can be significant
- You can deduct \$360/mth for rent from the monthly amount you pay the care worker
- Workers are not required to work above a 40 hour work week. It can be difficult to manage this limit, but a very important matter to address
- Care workers may be brought in from the UK as immigration to Canada is quicker and simpler. It can take a year from the Philippines or China
- Adequate English language skill is important as this can be a source of many misunderstandings
- Interviews with foreign workers can be conducted through Skype, which offers visual and auditory contact. It is wise to arrange several Skype interviews prior to the arrival of the care worker
- Many unexpected scenarios may develop. The care worker may
 - not be well-suited
 - they may be unhappy with the role
 - they may become ill;

- they may be home sick
- a loved one in their home country may need them to return home.
- The client may
 - not be happy with the worker
 - end up in hospital or pass away
 - need more help than one worker can provide.
- Unravelling contracts may be challenging. Replacing a live-in worker may take time.
- If you are waiting the 4-6 months for a foreign care worker, you can set up short term care through your contract agency or another source at a cost of approximately \$6000/mth. This may involve additional charges for driving and shopping services.

The role of the local health authority, VIHA Home and Community Care (H&CC) 250-388-2273:

To be eligible for VIHA home care, you must have a chronic condition which requires 'hands on' personal care above what loved ones can provide. A case manager from Home and Community Care (H&CC) conducts a home visit assessment including an income test. Those not needing personal care are given community resource information. For those needing personal care, the case manager informs the client of their cost for VIHA home support services based on their financial assessment. If the client would prefer to hire privately, they are welcome to do so. The VIHA case manager assesses the client and determines individual care needs. Generally, the maximum number of hours the case manager can assign is 120 hrs/mth of help. VIHA home care services are provided by their contract agency, Beacon Community Services. The challenge of care worker scheduling tends to generate a number of different care workers providing care.

VIHA H&CC attempts to support clients remaining at home for as long as possible. For those needing more constant care than family and VIHA H&CC can provide, planning for facility care may be required. Ideally, one can anticipate that care needs are increasing 6 months in advance. This is the time where pre-planning can help set up private live-in care to enable the care recipient to remain at home with private live-in care. The VIHA case manager can determine if the client meets the eligibility criteria for funding through the CSIL program (Choice in Supports for Independent Living). Here are some basic CSIL criteria as laid out by VIHA website link to CSIL via: www.viha.ca/hcc/services

- 19 year or older
- Approved by a VIHA case manager for home care services
- Require extensive daily personal care
- Medically and functionally stable
- Be able to direct all aspects of care and CSIL contract obligations or have an alternate decision maker to do this for you. So, people who apply for CSIL must create a plan and prove their ability to manage finances and hire, screen and supervise employees. The VIHA case manager may determine a need to assess a client's ability to accept care from home support workers.
- The client may require a Power of Attorney and/or a Representative as set up in a Representation Agreement to assist in managing the CSIL contract and the client's care plan.
- It takes a *minimum* of six months to set up a CSIL contract. CSIL is selective about who it chooses because case managers need to ensure that CSIL clients are able to money manage effectively and have caregivers able and willing to coordinate contractual responsibilities
- Once approved by a case manager, a CSIL case worker conducts a home visit to ensure that the expected service needs fit with the estimated time a care worker needs to be of service
- The client may be responsible for paying a sum of money for their CSIL care called a *client contribution*. This amount is based on a sliding scale dependent on the financial assessment done

- by the VIHA case manager using your latest tax return. Those on guaranteed income supplement do not have to pay a client contribution
- A sum of money equal to the amount of hours per week your case manager authorizes for you will be set aside for your CSIL contract. The current rate for a CSIL caregiver is \$28.65/ hr, of which 75-80% goes to the care worker and the rest is needed to pay revenue Canada, Work Safe BC and other expenses
- You cannot hire your care workers through a private agency. You must be responsible for recruiting, screening, hiring and supervising your own private care workers. As an employer, you will be required to follow Canada Revenue Agency, Work Safe BC and BC Employment Standards regulations
- CSIL clients range from all ages but the program is especially designed for younger people with complex disabilities such as spinal cord injury. A comprehensive description of CSIL is listed on the Spinal Cord Injury BC web site www.sci-bc.ca

There are many eligibility criteria one must meet to qualify for CSIL, but it may be a really good option. For further information contact your local case manager.

Private Home Care Agencies and Options:

- Many private home care agencies in Victoria provide non- medical services such as meal preparation, light cleaning and personal care (continence, bathing and mobility help)
- These agencies are not subsidized to the extent that Beacon would be, but there are some subsidies available
- Veteran's Affairs is the only known source of funding other than through VIHA that subsidizes senior care.

Some (not all) local home care agencies were contacted in preparing this document. Here are some notes from those contacted:

General guidelines for home care agency services:

- Agencies conduct an in-home assessment of home care needs
- Matching people directly with the right service and the most suited care worker should be a priority
- The goal is the most cost effective and best arrangement for you
- Rates per hour vary dependent on skill level required, which ranges from companionship to attendant to LPN to RN. Rates may range from \$25 to \$65/hr
- Each home care visit may have a minimum such as 2 to 3 hours
- Ask about lower flat rates for a set number of hours, such as 12 or 24 hours of continuous care
- If service is provided through the night, the amount of sleep a care worker has affects the rate charged.
- People with extended health insurance coverage may qualify for subsidy of attendant or nursing care services
- Those with DVA coverage may also be eligible for home care subsidies
- Level of continuity (turn-over rate) of care workers varies. It is worth asking about this in advance
- Driving, heavy cleaning and yard work services may or may not be provided
- Transfer assists, special medical care needs and medication administration may not be available
- Rehabilitation therapists may help set up practical aids to maximize client independence
- Exercise therapy services may or may not be available

- Ask about access to skilled agency nursing staff to assist both client and care worker with any care challenges
- Check to see if agencies are bonded
- Some agencies provided live-in care workers while some do not.

Special private agency services:

- Home Instead Senior Care offers clients of the Victoria Epilepsy and Parkinson's Centre with a 10% discount on the first 100 hours of home care services
- Bayshore and We Care provide catheterization and IV therapy, while many agencies do not.

Privately hired care workers:

You can choose to hire your own private care workers and act as an employer. This is cheaper as there is no agency involved, but this does require careful screening. There may also be dependency on one or two privately hired people with no backup plan. A helpful resource is Seniors Serving Seniors, a local non-profit agency (250-382-4331 or www.seniorsservingseniors.bc.ca). They may have names of private care workers that may have suitable skills but require further screening and matching. It's wise to be cautious about hiring from a newspaper ad or online sources such as BC Classifieds or Craigslist.

Accessing Funds to pay for private home care:

You may be entitled to financial benefits related to age or disability. The Victoria Epilepsy and Parkinson's Centre has a Financial Benefits Package with full details. Accessing tax credits, disability pensions, managing drug costs and deferring property taxes are just a few of the ways you can generate better cash flow to cover home care services.

The Role of Family Caregivers:

Family relationships are complex. Some family members are very busy raising young families and working full time. Others live on the other end of the country. There are also devoted local family who give significant full time care. There may be a risk of burnout that goes undetected by the family member in question. Ideally, family caregivers have balance in their life that honors the needs of loved ones as well as their own self care. Ideally, devoted family members are involved in helping those needing care to come up with a mutually agreeable plan. The Victoria Epilepsy and Parkinson's Centre (250-475-6677) as well as the Family Caregivers' Network (250-384-0408) support family caregivers to address challenges that arise. Sometimes it's the person needing care who is reluctant to have 'outsiders' involved in providing care. In other cases, it's the family members who are uncomfortable about seeking outside help. Creating a plan that emphasizes quality time with family can be so rewarding while allowing some of the regular chores to be done by others.

Home Sharing:

This novel idea may be very practical. For seniors who have large homes and wish to share their home for companionship, it is possible to set up a home sharing experience with other seniors who may need housing. This could be a less daunting and cheaper way to have someone in your home and even split care costs. As with all options, careful advance planning and screening with a clear contract can set the tone for a mutually beneficial arrangement.

Conclusion:

If you have been worried about the practical costs or requirements of home care there may be some options you have not considered. This guide cannot incorporate every solution or care arrangement that there is out there, although it has attempted to make some innovative suggestions. I appreciate all the support I received in compiling this document. My thanks go to all those I interviewed, from VIHA personnel, home care service providers, non-profit agency staff, clients, caregivers and those I worked with at the Victoria Epilepsy and Parkinson's Centre.

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Community Resources:

Victoria Epilepsy and Parkinson's Centre 250-475-6677, www.vepc.bc.ca

Seniors' Services Directory by Seniors Serving Seniors 250-382-4331, www.seniorsservingseniors.bc.ca

Senior Living Magazine – semi-annual Senior Living Special Housing Edition 250-479-4705, www.seniorlivingmag.com

Seniors 101 – A guide to Vancouver Island, www.seniors101.ca

Family Caregiver's Network: 250-384-0408, <http://www.fcns-caregiving.org/>

VIHA (Vancouver Island Health Authority) Home and Community Care Services 250-388-2273, www.viha.ca