

Home Care

The term home care refers to personal care services provided by a caregiver in someone's home. Home can be a nursing home, assisted living facility or personal residence. Personal care consists of assistance with activities and tasks of daily living, sometimes referred to as ADLs and IADLs. Home care is the most flexible long-term care option. It can be arranged for any duration of time, from days to years of care, and for any level of need, from a few hours once or twice a week for someone who requires minimal assistance, such as help with housework, laundry, meal preparation, shopping and transportation, to 24/7 care for someone who is bedridden and in need of total care. In between are those who require some level of assistance with bathing, grooming, dressing, walking, transferring, eating and medication reminders.

Home care is sometimes confused with home health care. Home care refers to non-medical, personal care services provided by caregivers, such as assistance with activities and tasks of daily living, while home health care refers to skilled care for someone who is home bound and must be prescribed by a doctor. See [Supplemental Services](#) for more.

Applicable for:

- People who have a strong preference to stay at home;
- residents in nursing homes and assisted living facilities whose quality of life can benefit from extra personal care; and,
- those who have the financial resources to pay for care or those who are eligible for home- and community-based services.

The views and analysis provided in this report are solely those of Elder Care Sources, LLC. They do not necessarily reflect the views of any client, partner or audience to whom they have been presented. Inquiries are welcomed at info@eldercarehelper.com, 847-475-3200.

2012 National Cost Rates*

Home Health Aide: Average \$21/hour

Homemaker/Caregiver: Average \$20/hour

[Click here for state-specific rates.](#)

Who pays for non-medical home care?

- Person receiving care (private pay).
- Some employer health plans.
- Long-term care insurance; amount depends on the terms of the policy.
- Veteran's benefits and pension money.
- Medicaid waiver programs (limited amount for those who qualify for benefits)

** Source: 2012 MetLife Market Survey of Long-Term Care Costs*

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