



**SIX TIPS FOR TALKING TO  
YOUR PARENTS ABOUT  
HOME CARE  
& PAYING FOR CARE**



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# SIX TIPS FOR TALKING TO YOUR PARENTS ABOUT HOME CARE

## 1. CHOOSE THE RIGHT PERSON TO SHARE THE NEWS

Do you remember how your older sister would set off your father when she was a teenager? Maybe you remember the fights around the dinner table when your older sister would bring up hot-button topics just to irritate your dad.

Although those conversations may have occurred decades ago, there still may be an undercurrent of tension between both parties. That doesn't mean that they don't love each other, but that just means that they have tended to bump heads a lot in the past. When choosing the person to talk with your Dad about hiring help, perhaps your older sister is not the one who should share the news.

In most families, the choice of who is the best one for the job is evident to everyone. Maybe it was the sibling who was able to talk your parents into anything when you were kids.

Perhaps it is the sibling who has a career in the medical field and can speak with authority regarding the necessity of hiring help. Maybe the person is not even related by blood, but instead is a highly-respected in-law who your parent adores. Regardless, this is not the time to have a power struggle with your siblings. This is the time to put your parent's needs first.

## 2. CHOOSE THE RIGHT TIME TO TALK TO YOUR PARENT ABOUT HOME CARE

You know your parent best. Is he a worrier? Would casually mentioning that it might be nice to "hire outside help" cause your parent to lose sleep at night? Then perhaps you shouldn't suggest the possibility of visiting a home care agency until you have made the decision.

Does your mom need to be in control at all times and won't accept ideas unless she thinks they are hers? Then perhaps you should drop hints about hiring extra help, just like Ralphie left the ad for the Red Rider BB Gun in his mom's magazine.

Maybe the best time to discuss hiring outside help would occur right after a scare. If your mother fell while getting the mail and struggled getting up off the ground, maybe the next day would be a good time to talk about hiring someone to help with day-to-day activities.



Perhaps if your parent hears about another senior citizen's tragedy, he or she will be inspired to enlist outside care.

### 3. USING CAREFUL LANGUAGE

You know your parent. If you say that you are hiring a “caregiver,” how would he or she react? Would she accuse you of trying to “dump her care off on a stranger?” Does using the word “caregiver” make your mom feel as if she must be on her deathbed? Would she equate “caregiver” as being the same as “Hospice nurse?” If “caregiver” or “nurse” connotes something negative for your parent, why not tell your mom you are hiring a “housekeeper?”

Perhaps your parent will be offended with the idea of hiring a “housekeeper.” If you know your parent would react negatively to this title, you could say you are hiring a “personal assistant.”

Regardless of what words you use, choose them carefully.

### 4. LET YOUR PARENT HELP DECIDE WHO TO HIRE FOR HOME CARE

Instead of having your parent choose whether or not to hire extra help, you may consider having your parent be a part of the decision-making process by having them help decide who to hire.



Maybe you think you know the type of personality that would best suit your mom or dad, but perhaps you don't really know. Your parent is the one who will be interacting with this person, so your parent should be part of the interviewing process. Enabling your loved one to [choose the person](#) could increase the chance of a successful business relationship.

### 5. ADDRESS YOUR PARENT'S CONCERNS

Being hesitant to let a stranger in your home is normal. This is especially true if your parent is physically weak. Listen to your parent when he or she addresses concerns.

If your parent shows concern about being physically harmed by a stranger in the home, talk to your parent about how the home care agencies do extensive background checks on all their employees. Reassure your mom or dad that you will be there the first several times the

new hire visits. Tell your parents that you won't leave them with a stranger until they feel comfortable.

If your parent shows concern regarding the safety of his or her belongings, come up with a plan to secure the valuables before the home worker's first day on the job. Perhaps your mom or dad could put items in a [safety-deposit box](#) or a locked safe. Maybe you could store some valuable belongings at your home to put your loved one's mind at ease.

Perhaps you could find a small safe for medications, wallets, or cash that your loved one may not feel comfortable leaving out while the worker is in the home. Even if you don't feel worried about your parent's safety with the home health worker, it is essential to do everything you can to put your loved one's mind at ease. You don't want your parent to get sick because he or she is fretting over the new helper.

Your loved one may also be concerned with the cost associated with [hiring outside help](#). Go through the numbers with your loved one if he or she is still capable of such a discussion. Remind your parent that he or she has long-term care insurance or Medicare or Medicaid to help cover the costs.

## ***6. REASSURE YOUR PARENT THAT THIS IS A NECESSARY STEP IN THE AGING PROCESS***

Few people like to admit that they need help. Remind your parent that what he or she is feeling is normal. Remind your mom that if she wants to be able to stay in her home, hiring help is necessary.

Reassure your dad that your priority is his health and safety. Tell your parents that you love them, and you want to make sure they are well cared for as they grow older. Perhaps during the conversation, you can remind your parent about how he or she cared for your grandparents as they aged.

# PAYING FOR HOME CARE

## NO SINGLE PRICE

In-home care will have no single price. Each individual will receive an individualized care plan. These plans will outline the care your loved one will receive, and will reflect in cost appropriately. The more hours and days a caregiver is present, the more you can expect to pay.

Most home care is paid for by the families and clients. Some insurance will offer benefits for home care, but you will need to check with your policy. The national average for a semi-private room in a nursing home is \$82,128 and a private room costs around \$92,376 a year. The median cost for home care is \$48,048 per year.

## MEDICARE AND MEDICARE ADVANTAGE

Original Medicare plans will not help pay for non-medical home care, and therefore most senior care agencies will not accept Medicare payments. Medicare Advantage has recently announced that in 2019 its plans may offer additional health care benefits to . To date, Medicare Advantage has not defined what benefits it will pay for, but it is interpreted to mean that home care will be a benefit as part of the supplemental insurance.

[More information on Medicare Advantage plans](#)

## VA BENEFIT

Veterans and their spouses can apply for a “Housebound” benefit. This payment is used to pay for home care for those living at home.

Veterans may be eligible for the Housebound benefits if:

1. The Veteran has a single permanent disability evaluated as 100-percent disabling AND due to such disability, he/she is permanently and substantially confined to his/her immediate premises, or,
2. The Veteran has a single permanent disability evaluated as 100-percent disabling AND, another disability, or disabilities evaluated as 60 percent or more disabling.

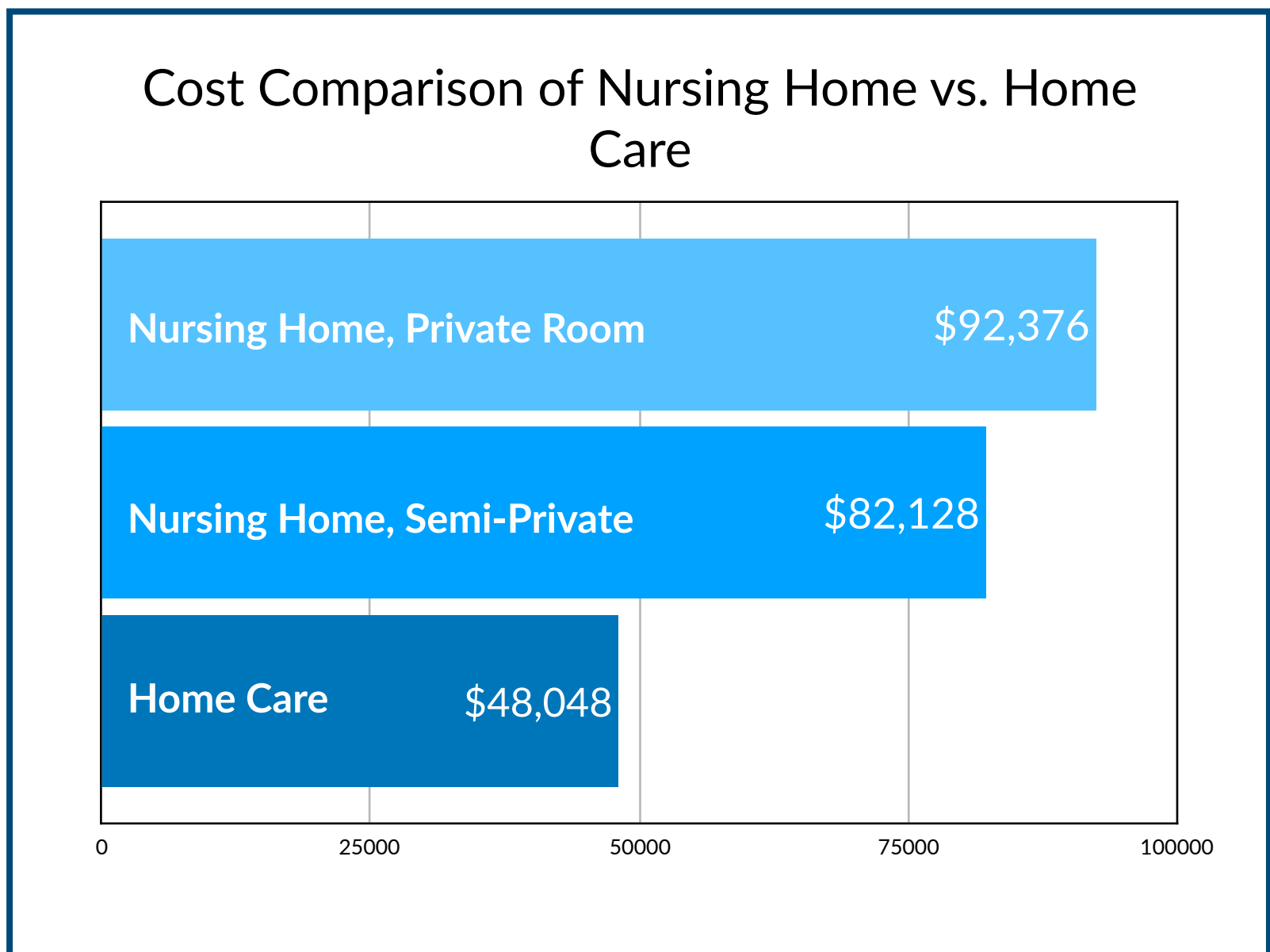


In addition, your income must be less than \$14,978 without dependents or \$18,773 with dependents.

[More information on VA Housebound Benefits](#)

## COST COMPARISON

While home care costs can seem expensive, the other option of a nursing home, is equally expensive. Nursing homes are 24-hour operations and will charge as such. At these institutions, seniors will not get the individualized care a caregiver will provide. Caregivers are there only for your mom and/or dad. Many aging adults would prefer to remain in their own home as they age so beyond the financial cost, considering their happiness and joy is a non-financial cost that is very real.

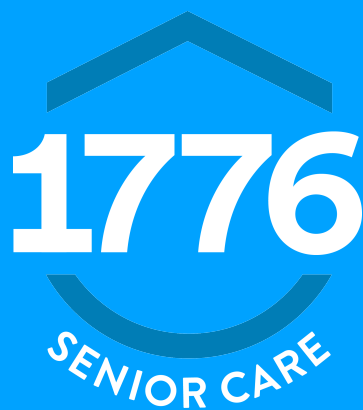


# 1776 SENIOR CARE IS YOUR BEST CHOICE FOR HOME CARE

There are many options for senior home care, but at 1776 Senior Care we think **we are your only choice**. Our staff is dedicated to bringing peace of mind to families and joy to seniors every day.

But, we are more than a caregiver service—1776 Senior Care is **concierge service for aging adults**. At our core we provide in-home companions to help seniors safely remain in their home as they age, but we do not stop there. If you or your loved one has an issue, we are there to help figure it out for them. Unlike other services, our local knowledge will quickly and efficiently assist all our senior clients.

Our **hyper-local approach** provides a personal touch for each of our clients. We are the experts in the local area for all things a senior may need, whether it is help at the grocery store or dealing with pest issues we know who to call or email to provide the best care for the client. **No senior will feel helpless or alone in our care.**



**Contact us to begin a free in-home consultation and put your loved one on the path the aging happiness.**

**(630) 348-9107**

**[www.1776SeniorCare.com](http://www.1776SeniorCare.com)**