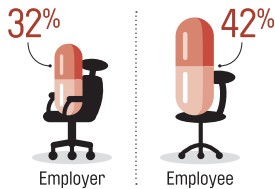


A BIGGER PILL TO SWALLOW
AS THE COST OF HEALTH CARE
AT WORK HAS RISEN, YOUR TAB
IS UP MORE THAN YOUR BOSS'S.

Rise in health care costs since 2008



NOTE: Survey of 583 employers. SOURCE: Towers
Watson/National Business Group on Health

Health

Stay at Home, With Care

YOUR PARENTS PROBABLY WANT TO AGE IN PLACE. THE RIGHT HOME CARE IS THE KEY TO MAKING IT HAPPEN. *by* Beth Braverman

THE VAST MAJORITY of Americans want to live at home for as long as possible: Nearly 90% of people over the age of 65 said so in a 2010 AARP survey. And with assisted living costing more than \$40,000 a year on average, staying put can also save money. But the physical and medical problems that go hand in hand with aging can make home life difficult.

That's why seniors—and their adult children—are increasingly hiring help to extend their time at home. Demand for these services is so strong that the Labor Department expects the number of aides to rise by 70% through 2020, making it the



STYLING BY KEIKO TANAKA

fastest-growing job in America.

The cost of help, though, can add up fast, averaging \$21,000 a year for a typical part-time schedule, says MetLife. And more often than not, the government or insurance won't foot the bill. Take these steps to find the right care:

IDENTIFY THE NEED

After a hospital stay or health crisis, it's often obvious that a parent should have help. In those cases a doctor may prescribe short-term skilled nursing care or physical therapy visits, which should be covered by Medicare.

Other times, the need is tougher to spot: dirty dishes in the usually tidy kitchen, stubble on Dad's typically clean-shaven face. "When you see longtime habits changing, that could be a sign," says Kathleen Gilmartin, chief executive officer of home health franchiser Interim Healthcare.

Your own heavy caregiving load could also be the trigger: "Home health aides give family caregivers a break from the stress and let them manage their own life," says

Denise Brown, founder of online support site Caregiving.com.

The type of care varies, from health aides and nursing assistants who can help with bathing, dressing, and medication reminders to workers who'll do light housework and fix meals. In both cases you'll pay about \$20 an hour through a home health agency, says MetLife (for live-in care, the average tab is \$250 a day). By hiring directly you can pay about a third less, says Steve Horen, CEO of the home agency Koved Care.

A geriatric-care manager (\$150 to \$200 an hour) can do an assessment of your parents' needs. Locate one at caremanager.org.

HIRE CAREFULLY

A geriatric-care manager or home health agency will screen candidates and conduct background checks. You can find an agency at homecareaoa.org. Advertise directly, and you'll need to do the due diligence, including checking references and credentials. Health aides and nursing assistants are generally certified by the state.

No matter where you get the names, interview at least three potential hires. Look for a pro who has experience taking care of someone with your parents' particular needs. "If your father is grumpy and doesn't like to eat in the morning, ask the caregiver how she would handle that," says Jody Gastfriend, vice president of senior-care services at Care.com.

When you hire through an agency, the company acts as the employer, withholding taxes and paying unemployment and workers' comp insurance. While many people who hire direct pay cash, by law you must contribute to Social Security and Medicare on the caregiver's behalf. A service like Breedlove.com or HomeWork-Solutions.net will handle taxes and insurance for \$700 to \$800 a year.

Once you've found someone you like, make him or her feel valued and comfortable. These jobs don't pay great, so try to be flexible about scheduling. And, adds Gastfriend, "express thanks for the often challenging work they do."

INVESTIGATE AID

Some 70% of home health bills are paid out of pocket, according to the market research firm Home Care Pulse. Still, don't overlook any aid options. Most long-term-care insurance policies cover visits when a person cannot perform two to three "activities of daily living," such as meal prep or bathing. Medicare pays only for doctor-ordered, skilled nursing care. If your parents have very little in assets, Medicaid usually covers part-time help. Check benefitscheckup.gov for eligibility and find local services at eldercarelocator.gov. **M**

Help With the Bill: What's Available

These private and government insurance programs offer limited aid.

<p>1 LONG-TERM-CARE INSURANCE Typical benefit</p> <p>60 to 90 days waiting period</p> <p>\$100 to \$250 daily benefit</p> <p>3 to 5 years max coverage</p>	<p>2 MEDICARE Maximum home help if doctor orders</p> <p>8 hours a day, or</p> <p>28 hours a week</p> <p>Up to 60 days (can be renewed)</p>	<p>3 MEDICAID Assistance varies by state</p> <p>2 to 8 hours a day</p> <p>Total costs of home care cannot exceed price of a nursing home</p>
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NOTE: Medicaid eligibility and coverage vary by state. SOURCES: American Association for Long-Term Care Insurance, National Council on Aging, Payingforseniorcare.com, Caregiving.com