What You Need to Know About Home Care

When Is It Time to Consider Home Care?

You may benefit from home care if any one of the following applies:

- You rely on family, friends, or neighbors for transportation or companionship.
- You have fallen recently or are concerned about falling.
- You have an upcoming medical procedure or are returning home from the hospital or rehab.
- Daily activities such as bathing, dressing, or meal preparation are becoming difficult.
- You are experiencing increasing memory loss or forgetfulness.
- You are the primary caregiver and need time to rest and recharge.

If any one of these describes you or a loved one, consider scheduling a free in-home assessment.

Understanding Home Care Agency Models

Independent Contractor (IC) Agencies

Some agencies utilize independent contractors rather than employees. While this may lower costs, families may face additional risks related to liability, taxes, and caregiver injuries.

Caregiver Networks

Some platforms connect families with caregivers they do not directly employ or supervise. This can create challenges with accountability, consistency, and continuity of care.

Adultcare Assistance Homecare operates with a higher standard:

- All caregivers are W-2 employees
- Multiple background checks and drug screening
- Ongoing paid training
- Caregiver matching based on personality and care needs
- Dedicated Case Aide and Care Manager oversight
- Workers' Compensation and Liability Insurance coverage
- Average caregiver tenure exceeding 6 years

Who Pays for Home Care?

- Some Medicare Advantage plans offer limited non-medical home care benefits.
- CMS Guide Program Medicare program specifically for people living with dementia and their caregivers
- ALTCS (Arizona Medicaid) provides long-term care services for qualified individuals who meet financial and medical eligibility requirements.
- Veterans' Benefits programs, such as Homemaker/Home Health Aide and Aid & Attendance, may help cover the cost of home care.
- Long-Term Care Insurance: Many policies cover in-home care services.
- Private Pay offers the greatest flexibility and access to care.
- Additional Funding Options
  - Reverse Mortgage
  - Home Equity Line of Credit (HELOC)
  - Accelerated Death Benefit
  - Life Settlement
  - Life Insurance Benefits

AdultcareAssistance.com (520) 575-8000

Important Questions to Ask Any Home Care Agency

1. **Are your caregivers employees (W-2) or independent contractors?**
   All caregivers are W-2 employees of Adultcare Assistance. As the employer, we assume the responsibility for payroll taxes, Workers' Compensation, insurance coverage, supervision, training, and employment-related liability—so families can have peace of mind knowing those risks are not being placed on them.
2. **Do you carry Workers' Compensation and Liability Insurance?**
   Yes. We carry Workers' Compensation, General Liability, and Non-Owned Auto Insurance for your protection and peace of mind.
3. **How is care supervised and monitored?**
   All client care is overseen by Certified Aging Life Care Professionals (Geriatric Care Managers) and supported by dedicated Case Aides who monitor care and coordinate ongoing services.
4. **Do you complete background checks, drug screenings, and reference checks?**
   Yes. We conduct nationwide background checks, drug screenings (including marijuana screening), and require all caregivers to maintain a valid Arizona Fingerprint Clearance Card.
5. **What training do caregivers receive before working with clients?**
   Our caregivers complete a comprehensive onboarding program that includes classroom instruction, hands-on skills training, and individualized field training tailored to each client's specific care needs.
6. **Do caregivers receive ongoing specialized training?**
   Yes. Caregivers participate in paid monthly in-service training and receive additional hands-on training specific to the clients they serve.
7. **How are caregivers matched to clients?**
   Following a comprehensive assessment, our Care Managers and Scheduling Team carefully match clients with caregivers whose experience, training, personality, and skill set best align with the client's needs and preferences.
8. **Is there a personalized care plan?**
   Yes. Our Care Managers conduct a thorough in-home assessment and develop a customized care plan designed to meet each client's unique needs, goals, and preferences.
9. **How often is the care plan reviewed?**
   Care Managers conduct monthly visits and update the care plan whenever changes in condition, needs, or preferences are identified.
10. **Are services available 24/7?**
    Yes. We provide 24/7 support. Unlike agencies that rely on third-party answering services, one of our Care Managers is on call around the clock to provide care navigation, guidance, and client support.
11. **How do you handle caregiver absences and emergencies?**
    Each client is supported by a designated care team, providing continuity of care and allowing us to respond quickly when a caregiver is unavailable or an emergency arises.
12. **What are your rates and minimum shift requirements?**
    We do not require a minimum number of hours or shift length.
13. **Are there deposits or additional fees?**
    No deposit is required. Holiday services are billed at time-and-a-half, and mileage is billed at $1.50 per mile when transportation is provided. There are no additional hidden fees.
14. **Do you accept Long-Term Care Insurance or VA benefits?**
    Yes. We work with Long-Term Care Insurance policies and approved VA benefit programs.
15. **What is your cancellation policy?**
    We request 24 hours' notice for cancellations whenever possible.