THE TALK · PART 6 · FREE PRINTABLE

Ways to Pay for Care

If it's your mom or dad's money, let them see the numbers and have their say. Then look at every way to pay.

The help we need

Days per week: _____

Hours per visit: _____

Hours per week: _____

Ask every agency, in writing

	AGENCY 1	AGENCY 2
Hourly rate		
Minimum per visit / per week		
Different rates for different help?		
Any extra fees?		

Medicare

Medicare generally does not pay for ongoing non-medical home care. It can cover home health when a doctor orders it and certain conditions are met. If they have a Medicare Advantage plan, call and ask whether it includes any help at home.

Plan and phone: _____

What they said: _____

Long-term care insurance

Company and policy: _____

Covers care at home? _____

Waiting period: _____

Paperwork needed: _____

If they served

Ask the VA, or a veterans service officer. They can help you understand the options at no cost.

Who we called: _____

What they said: _____

If they have active Medicaid and want to be in charge of their own care, our sister company, Caring Companions Consumer Directed Services, can help: **caringcds.com · (417) 218-2888**

Our family

NAME	WHAT THEY'RE GIVING (TIME, MONEY, CALLS)

General education for families, not medical, legal or financial advice.