- **Benefits checkup:** The National Council on Aging's BenefitsCheckUp allows users to search more than 1,800 public and private benefits programs in the US to find benefits programs for which they may qualify. www.BenefitsCheckUp.org
- **Home care allowance:** Some states offer a home care allowance through their Department of Social Services. Applicants must usually be eligible for assistance from the Department such as Aid to the Needy and Disabled or Old Age Pension. In addition, recipients are typically evaluated for medical need. Income guidelines vary depending on age and severity of disability.

NOTE: It is important to understand that working with a home care registry or independent hire typically requires the additional costs of government mandated taxes and worker's compensation, plus some kind of liability insurance. Working with a professional home care agency that employs their caregivers does not require these additional expenses and is also a safer model of care, with caregivers screened, trained, supervised and monitored.



Contact CareWorks Health Services for further details on available options to pay for home care, and for tips on how to make home care more affordable. After a free in-home assessment, we will make certain that any available financial assistance for aging or recuperating at home is explored.

CareWorks
HEALTH SERVICES

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American Board of Home Care Certified Employer



"We give our clients peace of mind, knowing their loved one is receiving the care they need in the place they want most, in their home. With CareWorks, seniors and disabled individuals can live an independent, safe and comfortable life."

— Ann Dang, Founder and President



Funding Home Care:

Tips to Better Access and Allocate Private Funds

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When looking to fund home care, assess the situation realistically, including all possible options for paying for care. The following are suggested funding sources to look into:

- **Long-term care insurance policy:** Look at the policy's in-home care benefits. Pay particular attention to a) triggers needed for payment to begin, b) type of care covered and c) agency criteria.
- **Medicare:** Although not intended for long-term in-home care, Medicare recipients could be eligible for short-term care when meeting specific requirements. See www.medicare.gov/Pubs/pdf/10969.pdf for more information.
- **Medicaid:** For eligibility requirements see www.medicaid.gov and type "eligibility" in the search bar.
- **Aid for veterans and their spouses:** For Veterans' Pensions see benefits.va.gov/pension/#1, and for Aid and Attendance and Housebound Benefits see benefits.va.gov/pension/#7.
- **Pensions, annuities or life insurance policies:** Discuss options with a financial planner and/or insurance agent.
- **Homes, businesses, rental property, commercial leases, land owned or farms:** These may provide potential funding sources.
- **Home equity line of credit or reverse mortgage:** See portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hecm/rmtopten for more information on reverse mortgages.
- **Religious organizations:** Many religious organizations have some funds available for their members, and some have care teams or care providers in-house.
- **Sharing costs and care duties with other family members:** When family members work together to take on some of the caregiving tasks or agree to share in the costs, the expenses associated with providing care can be reduced.
- **Antiques, old coins, jewelry, art or other collectibles:** If there's fine jewelry to sell, a jewelry store may offer a better price than a pawnshop. Selling treasured collectibles typically brings higher prices if they are sold individually. A reputable auction house may bring higher prices for antiques or art.
- **Community resources for disease-specific debilitation:** Most major diseases such as Alzheimer's, multiple sclerosis and cancer offer programs to assist individuals with these illnesses. Agencies supporting specific illnesses can be checked to determine local community resources.
- **Local Area Agency on Aging:** This organization assists, free of charge, with finding information on available funds through county and state programs. Call 800.677.1116 for information.



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