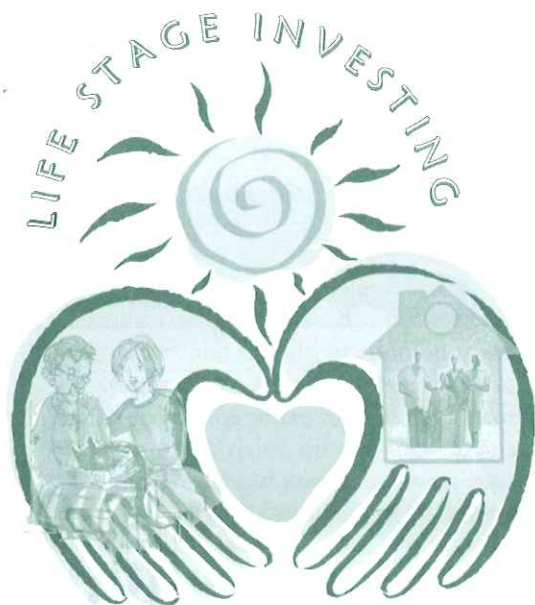


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Home Health Care for Your Elderly Parent?

Your mother doesn't see as well as she used to, and sometimes has trouble walking. You wonder if it's a good idea for her to stay alone in that house, or if there is a better option for her. But you just can't stomach the idea of putting Mom in a nursing home.

You're not alone.

According to the National Academy on Aging Society, there are 8.5 million people over age 70 in America with limitations in walking, dressing, bathing, shopping, paying bills, and preparing meals.

This number will increase dramatically in the future, with estimates that the number will grow to 21 million in the next quarter century. In addition, the National Association of Home Care and Hospice Care reports the number of home care agencies has increased to 17,700 in what has become a \$53.4 billion industry.

"The aging of the population and the problems with governmental entitlements are going to put a tremendous strain on society to care for the elderly," says Frank Esposito, a partner with Expert Home Care, an agency headquartered in New Brunswick, N.J.

Home health care might be the best solution.

"Many seniors, as well as their children, have the means and the desire to receive services to live out their golden years with respect and dignity, for as long as possible in the familiarity of their own homes, but historically there have not been enough resources to provide the quality service they deserve," says David Goodman, a partner with Expert Home Care.

There are several important questions to ask yourself before deciding on home health care for an aging parent. The first, and probably most important, comes down to affordability. In New York City, it can cost about \$16 per hour for home health care. In Colorado, it's even more expensive, about \$24 an hour. In Louisiana, it's less expensive, averaging about \$14 an hour. To determine costs in your hometown (or your

parents' hometown), check out the "Cost of Care" calculator available on the Federal Long-Term Care Insurance website, www.ltcfeds.com.

With costs in mind, you can make a better determination if you can afford round-the-clock live-in care for your parent, or if it might be best to have a home health-care worker stop in for several hours a day to help with organizing medications, preparing meals, paying bills, or any other required need.

It's important to note that Medicare and most health insurance policies do not cover home health care costs. However, long-term care policies generally do. Unfortunately, many people do not think about buying a long-term care policy until they are already in their 70s or 80s, and may already have health problems that make insurance companies unlikely to want their business. So, while you figure out what to do about paying for your own parent's home health care, take some time now to insure your own eventual long-term health care needs by taking out a long-term care policy now, if you can afford it. An individual who's 65 years old and in good health can expect to pay between \$2,000 and \$3,000 a year for a policy that covers nursing home care and home care, with premiums adjusted for inflation.

AARP (formerly known as the American Association of Retired Persons) has good information about long-term care options on its website, www.aarp.org.

"Home health care has come a long way over the last two decades," says Goodman. "Yet, those in the industry have to continue to move the ball forward in both doing a better job of informing people that there are choices when it comes to caring for their elderly loved ones, and continually upgrading the quality of care." ■