



Hiring an In-Home Care Company

Home care companies that provide non-medical care are not typically covered by Medicare. Some insurance plans MAY have a home care benefit, but a person would have to check directly with the insurance company to see what it covers. Some MaineCare programs cover in home care services (assessment through Maximus, formerly known as Goold). Long Term Care insurance will usually cover at least some of the cost.

Hour rates are different with every agency, but they trend around \$35/hour with lows of \$30 and highs of \$40. There is usually a three-four hour minimum, some companies have more.

Homemaker services can include light housekeeping, laundry, grocery shopping, pharmacy shopping, errands, meal planning, meal preparation, companionship and recreational activities.

Personal care assistance services can include homemaker services plus assistance with bathing, dressing, toileting, continence care, medication reminders, transfers, ambulation and respite care for caregivers.

Some agencies will allow their workers to transport clients in their own cars; others require that the transport occur in the client's car. All employees should have passed a criminal background check performed by the agency. Some are bonded and insured.

You should interview a few companies to get an idea of what services they can provide.

In addition to their hourly rate and minimum visit policies, you may want to ask if they are able to provide workers in an emergency (a caregiver has an illness, has to travel out of town unexpectedly). You will also want to know whether they will send the same worker each time. Will they send a substitute if the usual worker is sick or on vacation? Can they provide overnight care if necessary?

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