WHEN YOUR LOVED ONE NEEDS
HOME CARE
THERE ARE LOTS OF DECISIONS TO BE MADE

WHAT CHALLENGE DOES YOUR SENIOR FACE?

Progressive Disease
Temporary Illness or Injury
General Aging

HOW MUCH CARE DOES YOUR SENIOR REQUIRE?

24/7 9-5 2-3 x week On occasion

WHAT SERVICES DO YOU NEED?

Daily Needs
• Hygiene
• Nutrition
• Light Exercise

Household Duties
• Cleaning
• Laundry
• Meal Prep

General Activities
• Transportation
• Appointments
• Medication

Companionship
• Walks
• Games
• Errands

HOW WILL YOU FINANCE CARE?

Medicare
Private Pay
Long-Term Care Insurance

WHO WILL PROVIDE CARE?

In-Home Private Caregiver
Licensed Agency
Independent/Assisted Living Facility
TODAY IT IS POSSIBLE TO MOVE QUICKLY FROM CRISIS TO CAREGIVER WITHOUT A LOT OF HEADACHES.

To manage the daunting task of finding trusted, reliable care for your senior, start by breaking down the decision process.

IDENTIFY THE CHALLENGES YOUR FAMILY FACES
Defining your senior’s current and anticipated medical needs is the first step in identifying the type of care you need.

<table>
<thead>
<tr>
<th>Is your senior dealing with a progressive disease, a temporary injury or illness, or general aging?</th>
<th>Seniors with a progressive disease like Alzheimer’s or Parkinson’s will need ongoing and increased care. Those recovering from surgery, an infection, or another setback may only need home care temporarily. Many others who show signs of “slipping” may benefit from companionship and a helping hand.</th>
</tr>
</thead>
<tbody>
<tr>
<td>How much care does your senior require?</td>
<td>Consider whether your senior needs care around the clock, during waking hours, or for shorter periods. Then think about how much help family and friends can reasonably provide, and during what hours.</td>
</tr>
<tr>
<td>What services do you really need?</td>
<td>Senior care services cover everything from companionship, transportation, and light housekeeping to support for daily activities and medical procedures. Think about what your family really needs help with, so you don’t end up paying for unnecessary services.</td>
</tr>
</tbody>
</table>
ACKNOWLEDGE THE FINANCIAL REALITIES OF SENIOR CARE

The aging process is inherently unpredictable, and senior care is expensive. You’ll want a flexible solution to navigate this difficult time. But first, you need the facts:

Medicare and private health insurance don’t cover home care on an ongoing basis. When a medical event triggers Medicare services, you can usually count on home health aide services for 2-4 hours a day, 2-3 days a week, for several weeks only. Private insurance policies vary, but offer similar arrangements. Most of the time, this isn’t enough for your loved one and you’ll have to obtain additional services.

Seniors must exhaust their personal finances before most government assistance becomes available through Medicaid. Home and Community-Based Services (HCBS) waivers can be used to offset the cost of custodial care for low-income seniors who qualify. Veterans may also be eligible for some benefits.

Hiring a full-time caregiver on your own will run about $2,700/month in the New York metro area. If you hire through an agency, you’ll spend at least $4,000/month. A nice independent/assisted living facility in a major metro area costs around $5,000/month or more, but you’ll end up spending extra if your senior needs any additional services.

Once those numbers sink in, take a deep breath. Then evaluate the financial resources available to cover the cost of your seniors’ care. Is it mom or dad’s bank account? Or theirs, plus yours? Does your senior have long-term care insurance? Will you need an elder care attorney or consultant to begin planning for Medicaid services?
THREE COMMON HOME CARE OPTIONS

Now it’s time to explore your senior care options. Each of the three choices below offers different pros, and some surprising cons.

01 Hiring a Caregiver on Your Own

When you hire a home caregiver on your own, it’s typical to start with word-of-mouth referrals from friends and family. Families then interview each caregiver personally and choose the one who suits them best.

**PROS:**
- Private caregivers can provide a wide range of services and may work anywhere from a few hours a week to full-time.
- You and your caregiver define your work arrangement together, without agency regulations.
- You negotiate rates with your caregiver and pay him or her.

**CONS:**
- Word-of-mouth referrals don’t always work out. Just because your best friend’s mom loved her caregiver doesn’t mean she’s the right one for your senior.
- The only background check you can do on your own is an Internet screening based on the caregiver’s Social Security number. What you really need is a fingerprint-based background check.
- When unexpected situations come up, you have to handle them on your own. If a caregiver quits, gets sick, has a family emergency, or moves out of town, you’re left without back-up care.
- There’s no one to ask about delicate questions, like whether you should pay your caregiver for sick days or cover her lunch. These issues can create friction if you’re not familiar with standard practices.

**When to Go This Route:**
When you have plenty of time to vet caregivers, and your family has the flexibility to step in if your caregiver gets sick, takes vacation, or has an emergency.

**Unexpected Pitfalls:**
Because hiring on your own is difficult and time consuming, families often feel stuck if their original caregiver doesn’t work out as hoped. Finding a replacement, especially on short notice, is tough. You should never feel stuck with a caregiver.
Licensed Home Care Agency

When you contract with a licensed home care agency, they assess your care needs and then send a caregiver to your home.

**PROS:**
- The agency has a staff of caregivers, so you don’t have to gather referrals, do interviews, or find back-up care.
- Because the caregiver is employed by the agency, the agency provides worker’s compensation insurance and handles payroll and taxes.
- In most states, agencies are required to supervise the caregiver in your home. They will provide a Plan of Care and occasionally send a nurse to check in.
- Most agencies are licensed to provide services paid for by Medicare or private insurance.

**CONS:**
- You don’t get to choose the caregiver who is assigned to you, and there’s no guarantee you’ll get the same caregiver every day.
- The agency determines what services the caregiver can provide and the hours she’s available to work for you.
- You pay an hourly or live-in fee to the agency, and they pay the caregiver a portion of it. Caregivers commonly earn less than half of what you pay the agency.
- You have to sign a contract for anywhere from 3-9 months of caregiving services.

**When to Go This Route:** When you don’t have access to a trusted network of caregivers, but you still need to be able to count on 24/7 back-up care.

**Unexpected Pitfalls:** Families are typically referred to agencies when their senior is discharged from the hospital. But when insurance runs out, they’re soon frustrated by the high cost of agency services. Some agencies hire inexperienced caregivers.
Independent/Assisted Living Community

In independent or assisted living communities, seniors live in their own apartments, but have access to social activities, meals, and transportation. Assisted living facilities also provide various levels of daily care.

**PROS:**
- There’s someone to call for assistance in an emergency.
- There are many opportunities to engage socially with peers.
- Independent and assisted living facilities provide up to three meals a day. Residents also have a small kitchen for simple food preparation.

**CONS:**
- Residential care costs more than home care, particularly if your senior doesn’t require extensive care.
- Your senior must meet strict health requirements to qualify for each type of facility. If her condition deteriorates and she no longer meets those requirements, she may be forced to move.
- There are rules and regulations about living in these facilities, including who you can hire if your senior needs a private caregiver. You might have to hire through a licensed agency, which is more expensive than hiring privately.

**When to Go This Route:** When the social aspects of residential care outweigh the benefits of aging in place. Or, when your senior’s daily needs exceed what family and home caregivers can provide.

**Unexpected Pitfalls:** If your senior needs more help than assisted living staff can provide, you may need to hire a caregiver at least a few hours a week. The facility may even require you to do so.
DISCOVER THE TRUSTED WAY TO HIRE A CAREGIVER ON YOUR OWN

If you feel like none of the options above is exactly what you’re looking for, we can relate. When we needed affordable, reliable home care, we had trouble finding it. That’s why we founded LeanOnWe.

With **LeanOnWe** you get:

**CHOICE**

*Flexibility.* Define the home care services you need and the hours you want to cover, and we’ll help guide you to find someone who can meet those requirements.

*Control Over Who You Hire.* Choose your own caregiver from our network of highly skilled and carefully vetted caregivers. If it doesn’t work out, come back and choose someone new.

**OUR EXPERTISE**

*Personal Guidance.* We know care, because we need care ourselves. And we draw on our experience to guide you as you make important decisions related to all aspects of home care, from answering personal care questions to pointing you to financial or tax resources.

**PEACE OF MIND**

*24/7 Back-Up Care.* You’ll have access to back-up, replacement, and emergency care at anytime. Plus, we provide ongoing support as your needs change.

*Stringent Screening.* Our caregiver screening is the toughest in the industry and includes fingerprint checks. Not even licensed agencies guarantee that.

*Liability Insurance.* Our policy covers bodily injury, property damage, and theft.

**AFFORDABILITY**

*Affordable Cost.* You negotiate rates with your caregiver and pay him or her directly. Since we eliminate the agency middleman, you save money and your caregiver earns better pay.

*Financial Objectivity.* Home care is expensive, so it’s important not to hire more care than you really need. But it’s hard to get objective advice, since most companies stand to gain from selling you more caregiving services. As a member of the LeanOnWe community, you’re entitled to ongoing expert guidance, regardless of how much, or how little, care your senior requires. In fact, we pride ourselves on helping our clients find the most cost effective way to meet their home care needs.
THERE’S NO MIDDLEMAN, SO YOU PAY LESS

One-time $395

$7 Per day of Care

A one-time $395 enrollment entitles you to affordable home care and expert guidance for only $7 per day of care.

There’s no risk, no obligation – there is never a charge for LeanOnWe’s services until you hire your caregiver.

There’s no contract, so you can cancel, change, or increase services at anytime.

844-532-6669

Call today to speak to a care expert who has been there and knows what you’re going through.

THERE’S NO MIDDLEMAN, SO YOU PAY LESS