

Choosing Care for a Parent or Yourself: A One-Page Checklist

Questions to ask any home care agency, home health agency or senior living community, and free places to check before you decide.

FIRST, KNOW WHICH TYPE OF CARE YOU'RE COMPARING

- **Non-medical home care:** help with bathing, dressing, meals and companionship. Medicare does not pay for this kind of custodial care; families usually pay privately or through long-term care insurance, VA benefits, or Medi-Cal (IHSS) if eligible.
- **Home health:** skilled nursing or therapy ordered by a doctor. Medicare covers it when a doctor certifies you are homebound and need intermittent skilled care, and you use a Medicare-certified agency.
- **Assisted living and memory care:** housing with 24-hour non-medical care and supervision (licensed in California as RCFEs). Mostly private pay.

QUESTIONS TO ASK ANY PROVIDER

Licensing and safety

- ☐ Are you licensed by the state? What is your license number? (Look it up yourself, below.)
- ☐ How are caregivers screened and trained? For home care, is each aide on the state Home Care Aide Registry? Ask for their HCA ID.
- ☐ Are caregivers your employees? Who carries liability insurance, bonding and workers' comp?

Cost and terms

- ☐ What is the hourly or monthly rate, and exactly what does it include?
- ☐ Is there a minimum number of hours per visit or per week?
- ☐ How and when can rates change, and how much notice do you give?
- ☐ Is there a contract, deposit or cancellation notice period? Can I take it home to read first?
- ☐ Do you accept long-term care insurance, VA benefits or Medi-Cal?

Care plan and communication

- ☐ Who writes the care plan, how often is it reviewed, and is a nurse involved?
- ☐ What happens if the regular caregiver is sick or doesn't show up?
- ☐ Who do we call with a concern, including nights and weekends?
- ☐ Senior living: what raises the level-of-care charge, and when could a resident be asked to move?

FREE PLACES TO CHECK AND COMPARE

1. State licensing lookups

Home care agencies and assisted living (CA Dept. of Social Services):
cald.dss.ca.gov/carefacilitysearch

Home care aides (Home Care Aide Registry):
cald.dss.ca.gov/hcsregistry

Home health and hospice (CA Dept. of Public Health, Cal Health Find):
search "Cal Health Find" at cdph.ca.gov

Medicare-certified home health ratings:
medicare.gov/care-compare

2. Your local Area Agency on Aging

California Aging & Adult Information Line (routes to your county):
1-800-510-2020

Outside California: Eldercare Locator:
1-800-677-1116 · eldercare.acl.gov

3. Carexroads

Free for families: an online care-navigation platform to compare local home care, home health and senior living providers. The family chooses.

carexroads.com/find-care-now

My notes

General education only, not legal, financial or medical advice. No single source is complete, so check more than one. Carexroads is free for families and is funded by membership fees from provider members; it charges no fee per referral. RLF receives no payment from Carexroads and does not recommend any provider.

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