

SERVICES	PERSONAL CARE SERVICES (PCS)* (Non-medical Home Care)	HOME HEALTH * (includes Skilled Nursing)	HOSPICE**
<b>Doctor Prescribe</b>	Unnecessary	Requires a medical order	Requires a medical order
<b>Patient must be home bound</b>	No	Yes	No
<b>Nurse on Call 24-7</b>	Most don't, but a few do	Not required; however, most do	Yes
<b>Treat an illness or injury</b>	Not part of service	100% for Medicare-covered expenses by Medicare-certified service	No
<b>Can Administer Medication</b>	Most don't; requires RN	Yes	Yes
<b>Medications related to primary illness</b>	Covered through health insurance	Covered through health insurance	Covered 100% though Medicare
<b>Durable Medical Equipment (DME): Hospital Beds, respiratory Equipment, etc.</b>	80% of amount covered through Medicare if medically necessary; Veterans Administration may cover if eligible; may be covered through personal ins.		Covered 100% if related to hospice diagnosis
<b>Provide help with activities of daily living</b> <i>(see next page for description)</i>	Yes	Some may, but limited	Yes
<b>Caregiver services; meal prep, light house work, errands, shopping</b>	Yes	Some may, but limited	May provide brief periods of respite for primary caregiver
<b>24/7 and live-in care</b>	Some do; private pay or Long Term Care (LTC) insurance	Not part of service	Yes, under some circumstances
<b>Therapists (Physical, Occupational, Speech)</b>	Not part of service	Covered when provided by a Medicare-certified service	Covered with some limitations
<b>Services to nursing home and assisted living patients</b>	At times - generally private pay or paid by facility	No-Skilled Nursing Yes-Assisted Living	Yes
<b>Social Services/Counseling</b>	Private pay or health insurance may	Patient only, medical social services	Patient and Family
<b>Respite Care</b>	Private pay or LTC insurance	Private pay or LTC insurance	Covered up to 5 consecutive days.
<b>Chaplain/Pastoral Counseling</b>	Not part of service	Not part of service	Yes
<b>Bereavement (Counseling for grief)</b>	Not part of service	Not part of service	Yes- up to 13 months

\*May be covered through Medicaid, the Veterans Affairs if eligible, and Long-Term Care Policies.

\*\*Typically covered 100% by Medicare and maybe covered with private health insurance.

**Personal Care Service (PCS)** – also called Private Duty PCS, Non-Medical PCS, Custodial Care, Companion Care – includes assistance with *Activities of Daily Living (ADL's)* and *Independent Activities of Daily Living (IADL's)*; i.e. tasks such as: bathing, dressing, grooming, toileting, ambulating (moving from one place to another), meal planning and preparation, light housekeeping and laundry, grocery shopping and errands, transportation, medication reminders (but not medication set-up or administration unless have an RN), exercise, planning events, social engagement, spiritual support and companionship.

'Personal Care Aides' (PCAs) are those who provide personal care services to the frail elderly or other temporally or permanently bedridden persons. Increasingly Personal Care Aides are educated and certified to provide these services. Until recently PCAs did not have formal training, aside from First Aid and CPR training. PCS services can also be provided by "Certified Nursing Assistants" who have gone through a training course, internships and are certified by the State. They are the more expensive alternative to a PCA and can step in when a registered nurse orders that they provide care for a person, or when private families or individuals ask for them.

PCS is not covered by Medicare or private insurance, though it is generally covered to an extent by long-term care insurance. Services are typically available from 2 hours per day up to 24 hours per day. Rates vary depending on the number of hours needed.

**Home Health care** is ordered by a physician, usually at the time of discharge following a hospital admission or stay at a Skilled Nursing Facility (SNF). It is *medically focused*, and it is typically covered by Medicare and/or other private health insurances. Home health care is usually short term, is prescribed as follow up care or to monitor a health problem. It usually involves a Nurse, Physical Therapist, Occupational Therapist, or Speech Therapist and sometimes a home health aide for bathing. *They can provide wound care, injections, medication management, bowel care, Intravenous therapies, rehabilitation and other medically focused services.* To qualify for Home Health, a physician must deem that the individual is considered homebound and cannot receive these services at an outpatient medical facility. To be considered homebound, the individual needs the help of another person or medical equipment such as crutches, a walker, or a wheelchair to leave your home, or their doctor believes that their health or illness could get worse if you leave your home. All Home Health agencies are licensed by the State and undergo audits or surveys every 3 years.

**Palliative Care (pronounced pal-lee-uh-tiv)** is **specialized medical care for people with serious illness.** This type of care is focused on providing relief from the symptoms and stress of a serious illness. The goal is to improve quality of life for both the patient and the family. Palliative care is provided by a specially trained team of doctors, nurses and other specialists who work together with a patient's other doctors to provide an extra layer of support. It is appropriate at any age and at any stage in a serious illness, and it can be provided along with curative treatment.

**Hospice** provides care, comfort and support for persons and their families when a life-limiting condition no longer responds to cure oriented treatments. *The hospice team works to make the person comfortable and relieve their symptoms and pain for the entire length of their illness.* To qualify for hospice care, the patient's physician must certify him/her as being terminally ill. An individual is considered to be terminally ill if death is expected within six months or less. This does not mean care will only be provided for six months. Hospice can be provided if the person's physician

and hospice team certify the condition remains life-limiting. Support is provided to both the individual and his or her family. Hospice can be provided in any setting.