

## *Arranging for services: What is the cost of in-home care?*

Most agencies require a minimum of 2 or 3 hours of service per visit. The fees required are based upon the total number of hours and the consistency of the need.

Agencies and caregivers prefer caring for individuals who have predictable and well-communicated needs. Although in-home care providers are accustomed to adding or deleting services, families and seniors who offer good quality lines of communication are likely to be given the most favorable pricing and likely to be given the most qualified caregivers.

Rates are based on number of hours per week or month. Rates may also be slightly affected by projecting needs and frequency of service.

Fees assessed are also a direct reflection on:

- The exact wage paid to the caregiver or health care professional.
- Whether the agency hires their staff or if their representatives are simply subcontractors.
- What benefits are given to the care staff, such as health insurance coverage or paid time off.
- The experience of the caregiver as well as the medical licensing of an individual has a tremendous impact upon the hourly rate.
- The location where services are to be rendered. (Some locations are more easily staffed than others due to availability of caregivers and access to buslines.)
- The anticipated duration of care may affect the hourly rate being charged. Agencies may give preferential treatment to a client who requires or requests more services over an extended period of time.
- The profit projections of the agency. Even non-profit agencies want to "break even" or collect a "reserve." For profit agencies also calculate a percent profit, which they desire to yield for their efforts.

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Live-in care is quoted on a daily basis; however, the caregiver will likely be contracted to only be available one or a certain number of times per night. If an older adult has confusion with time or if they are not sleeping through the night, more shifts of caregivers or care providers may be necessary.

Hourly care ranges between \$15 and \$30 an hour for non-licensed staff.

Live-in care ranges from \$225 to \$325 a day.

Licensed staff pricing for nurses, mental health specialists and therapists varies, based on need. These services may, for a short period of time, be prescribed by a physician and paid partially by Medicare.

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