

QUESTIONS cont.

within each county department of social services available to look into complaints and concerns.

•Where can I or a family member get In-Home Aide Services in North Carolina?

This service is provided by a variety of organizations in each county. They may be private for profit, private non-profit and public agencies. Examples are home health and home care agencies, councils or departments of aging, departments of social services, and hospitals. They are frequently listed under 'Home Health Services' in the

•What can an In-Home Aide do?

Depending on your particular needs and assuming you can no longer do these things for yourself, the aide can provide assistance with home management tasks such as: cooking, cleaning your immediate living area, laundry, shopping, bill paying and reminding you to take your medications. If you have lost all or part of your ability to do your own personal care, the aide can help you with tasks such as dressing, grooming, bathing, toileting and moving from place to place. If you have become forgetful, the aide can also assist you with

both the home management and personal care tasks by reminding you and assisting you with them.

•How much service can I get? When is it available? Can I get 24 hour or live in care?

The amount of service you receive will depend primarily on how much service you need within limits and, almost as importantly, on how much funding is available from private or public resources. Usual amounts of service received range from 1 to 2 hours once or twice a week to 8 hours per day 5 to 7 days per week.

•How much does the service cost?

Usually, agency service provision is available from 8 to 5 on weekdays; some agencies also offer 'after hours' and weekend care. Twenty-four hour care is almost never available from an agency, as it would cost more than nursing home care. Any 'live in' care would need to be arranged privately. However, most aides prefer to reside in their own homes and need time off from constant care-giving.

Currently the average real cost of the service provided by an agency runs about \$11 to \$15 per hour. This includes the wages received by the aide, any benefits provided, and the cost of supervision and related ex-

penses of the agency to provide the service.

The cost may be covered privately by the individual or family. A very limited number of insurance policies help to cover this cost. If the person is assessed to be in need of the

service and is eligible under certain types of public funding such as Medicaid, Medicare, and other types of federal, state, or county resources, this funding may pay or help pay for the service. For some types of funding there are waiting lists.

•Will Medicare cover this type of care?

Only in very limited situations, such as a brief period directly following an acute care hospitalization. You may also want to review the responses of the

Health Care Financing Administration to frequently asked questions about Medicare and home care.

•Can a family member become a person's In-Home Aide?

In some limited situations a family member may be paid as a person's aide. That person would need to meet all the training and competency testing

requirements of any other aide, and the agency providing and

supervising the service would have to be willing to hire the family member. Some agencies choose not to use family members as paid service providers at all.

Often it is not in the best interest of either the person needing help or the family member for that person to be the paid aide. He/she may have care responsibilities outside the paid period, and the care-giving stress can become too great.

Often a person's care needs are best met by a combination of care by family and friends and by unrelated paid caregivers.

HOUSING

•Does North Carolina offer special housing tax benefits for older citizens?

North Carolina offers older and disabled homeowners the Homestead Exemption, which allows qualifying homeowners a reduction on their property tax. The first \$20,000 in appraised value of a permanent residence owned and occupied by a qualified owner is excluded from taxation. A qualifying owner is at least 65 years of age or totally and permanently disabled; has an income for the preceding calendar year of not more than \$15,000; and is a

North Carolina resident. For more information, contact your local county tax office.

•What types of retirement housing are available in NC?

Retirement housing for independent living can be divided into two general categories.

*Independent housing/congregate housing for older adults that may or may not provide supportive services. Such housing may be privately owned with market rate rentals only, or it may be subsidized housing for persons who qualify based on income. Contact the Area Agency on Aging serving the county in which you are interested for a list of such properties.

*Continuing Care Retirement Communities (CCRCs), which offer independent living (apartments, villas, some detached homes), meals and other services and amenities for active retirees.

In addition, licensed nursing home care and/or licensed assisted living is available if needed. Because CCRCs guarantee certain health and/or personal care through a contractual agreement, they are regarded as an insurance product

and regulated by the NC Department of Insurance.



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