



# Cincy Senior Corner



April/2010  
Your Free Monthly Publication

"In-Home Care Specialists"

## HEALTH CARE REFORM - 24 HOUR HOME CARE

From what I have read, the new health care reform will cause rates to Seniors for 24 hour and live in home care to increase. Why? Almost all non-medical home care companies presently do not offer or offer very little health care insurance to their employees. 24 hour and live in care are almost always provided by a non-medical home care agency. This has allowed non-medical home care agencies to offer 24 hour care for seniors at a reduced rate when compared to the rates of skilled agencies that offer health insurance to their employees.

The reform that passed both the House and Senate will require, beginning in 2014, a company that presently does not offer insurance and has over 50 employees to pay a fee of \$2000 per employee. The first 30 employees are subtracted from the total number which will reduce the burden, however the additional costs to non-medical home care companies will be substantial. The additional costs will result in increased rates to seniors for 24 hour care.

You may be thinking: these companies should be offering health insurance anyway. You're right; but the reality is that most Home Health Aides wouldn't take it because they can't afford to pay their share of the premium. Under the present system, quite a few Home Health Aides that don't have access to another health insurance plan, don't get the insurance they want or need.

Under the plan that recently passed, the Home Health Aides that don't have insurance but need it will benefit; that's a good thing. Unfortunately, the Seniors that need the care will pay part of the costs.

**Our Advice:** Non-medical care is not covered by Medicare except for a limited amount when doctor ordered skill care is involved. Long Term Care Insurance can be configured to cover part of long term care. It may be a good time to look into this type of insurance for your future needs.

[Get your own free monthly copy of "Cincy Senior Corner"](#)

A Caring Choice provides In-Home Care Services to enable Cincinnati's elderly to safely remain in their homes. Services are personalized, affordable, available 7 days per week - 24 hours per day and include: cooking, cleaning, laundry, transportation, personal hygiene assistance, companionship and medication reminders.

**A Caring Choice, Inc. - 2010 Cincinnati USA Regional Chamber "Small Business of the Year" Runner Up**

Trusted Care for Those You Love: Call (513) 574-4148

More Information: [www.acaringchoice.com](http://www.acaringchoice.com)

Comments: <http://www.acaringchoice.com/contactus.asp>

Jim Kummer  
President  
A Caring Choice, Inc.

