

KANSAS DEPARTMENT ON AGING

# Explore Your Options

2010-2011 Edition



A Kansas Guide to Information and In-Home Services

# Explore Your Options:

July 2010 – 18th Edition

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**This publication is also available at [www.agingkansas.org](http://www.agingkansas.org)**

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## Directory of Services - Information and In-Home Services in Your Area

As a separate booklet, this directory lists agencies that provide community-based services (listed by county) in your area.

## Introduction

Welcome to the 18th Edition of Explore Your Options. This book will help you through the maze of services available to Kansas seniors. It is designed to help you take an active role in making decisions that affect your health care and living situation. Even if you are faced with a serious illness or disabling disease, knowing that you have options to help you maintain your independence and stay at home can be a great comfort. The purpose of this book is to let you know about possible services in your community that you can use to find solutions that meet your special needs.

**Part One** will provide you with a better understanding of the kind of services that can help you stay at home.

**Part Two** will discuss housing and long term care options. This will be of interest if you are considering moving or if you have been residing in a nursing facility and are planning to return to your home.

**Part Three** includes eligibility criteria for some of the available services. It also includes maps and lists of various agencies and organizations that may be able to provide more information.

**Part Four is a separate book** that will allow you to quickly find information about what particular services are available in your county. For various reasons, a service may be available but not listed. We encourage you to call your Area Agency on Aging at the number listed on the back cover. Staff will provide you with current information about services in your county and connect you with the right people to get services started.

It is our hope that this guide will be a useful tool as you build solutions.

**Visit our web site at [www.agingkansas.org](http://www.agingkansas.org)**

**It is linked to many other resources that will help you explore your options.**

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## How do I figure out what help I need?

Sometimes, the hardest part of getting help is deciding what kind of help you need. Complete the checklist below to figure out what services may be the most useful to you.

Do you want/need help with:	Yes	No	Pages to look at
<b>Bathing</b> (including getting in or out of tub safely)			<b>13-15</b>
<b>Caring for a Loved One</b> (looking for ideas and help?)			<b>2-10, 13-23</b>
<b>Dressing or grooming</b> (includes nail & denture care, shaving)			<b>13-14</b>
<b>Eating</b> (Do you forget to eat? Do you need help eating? Do you need home delivered meals?)			<b>16, 20</b>
<b>Emergencies</b> (Are you afraid you will not be able to get help in time?)			<b>12-15</b>
<b>Fun/Recreation</b> (make new friends, play cards, etc.?)			<b>20</b>
<b>Home Remodeling</b> (changes like adding a wheelchair ramp or installing bathroom grab bars?)			<b>8, 25</b>
<b>Housekeeping</b> (including dishes, vacuuming, change bedding?)			<b>10, 15</b>
<b>Housing Options</b> (Is it too difficult to manage your home or do you live alone and want alternative housing?)			<b>24-25</b>
<b>Laundry</b> (including problems getting to your machine)			<b>15</b>
<b>Legal Services</b>			<b>16</b>
<b>Making/Accepting Telephone Calls</b>			<b>8, 12</b>
<b>Managing Medications</b> (Do you forget to take your medicine?)			<b>13-15</b>
<b>Medical Treatments</b> (Do you need a nurse at home to help with changing bandages, therapy and other treatments?)			<b>13-14</b>
<b>Nursing Homes</b> (Are you considering moving to a nursing home and need to know how to select one?)			<b>26-29</b>
<b>Preparing Meals</b> (Is cooking too hard or unsafe for you?)			<b>15, 20-22</b>
<b>Prescriptions</b> (Do you need help paying for your medications?)			<b>13</b>
<b>Reading</b> (mail, writing letters, etc.)			<b>8</b>
<b>Running Errands</b> (going to bank, store, dry cleaners, etc.)			<b>15</b>
<b>Shopping</b> (for food, clothes, gifts, etc.)			<b>20</b>
<b>Support Groups</b> (Do you need to talk to someone with similar issues?)			<b>6, 20</b>
<b>Toileting</b> (getting on/off stool?)			<b>13-15</b>
<b>Transfer</b> (getting in or out of chairs, bed, etc.)			<b>13-15</b>
<b>Transportation</b> (Do you rely on others for transportation?)			<b>20</b>
<b>Walking</b> (If you use a cane or walker, are you still unsteady?)			<b>15</b>

## Is there anyone to help me figure out what I need?

Sometimes it's easier to put a jigsaw puzzle together than to figure out how to find affordable services that will come to your home and assist you with those necessary tasks that have become increasingly difficult to manage by yourself. When you call your local Area Agency on Aging (see page 8), you can talk to an information and assistance professional who can help you figure out what you need and how to find the right services. If needed, there may also be people who can visit you in your home to talk things over.

Case managers are people who can help when you are puzzled by multiple problems that make staying at home seem too difficult. If you are thinking about moving to a nursing home and if family and friends cannot help or help enough, a case manager can sit down with you and discuss your options and find solutions whenever possible. A case manager will help you start services and check back regularly, if necessary, to see that things are working out for you.

Sometimes case managers use other names such as "care managers" or "care coordinators," but the service should be the same. To find a case manager, call your Area Agency on Aging (for people age 60 and older), Centers for Independent Living (for people under age 60), or one of the private agencies listed in the county specific Directory of Services under Case Management. Private agencies may charge from \$50 to \$150 per hour. A listing of case management entities can be found on the web at [www.agingkansas.org](http://www.agingkansas.org)

## Are you hiring help at home?

Once you've decided what services you need, the next step is to choose whom you want to provide those services. This can be a scary time, because you may feel vulnerable to the strangers coming to help you. "Will I be safe?" or "Will they take advantage of me?" may be questions you are asking yourself.

If you are working with a case management entity, she or he may be able to assist you in locating quality people to come into your home. But whether you are hiring your own helpers or working with a case manager, there are some questions you can ask and steps you can take to make sure that you know what to expect and are satisfied with the quality of people scheduled to help you.

When hiring helpers at home, ask or do the following BEFORE they enter your home:

Ask the agency for references (people who know about the agency and the kind and quality of work it does), and check them out. Ask questions like:

- Does the agency have extra insurance on its employees to cover theft and/or breakage? Is your Area Agency on Aging familiar with this agency?
- Is it a member of the Better Business Bureau or the Chamber of Commerce?
- If so, has anyone lodged a complaint about the agency or one of its employees?
- If you are not satisfied with the answers to any of these questions, look for another agency.

Ask for references on each employee and check them out. This is especially important if you are hiring someone who is not from a known agency.

Interview the worker. If possible have a family member or friend with you the first time you meet the worker or during any interviews you have. Remember, you will likely feel more comfortable if someone you trust is there as you get to know your new helper. There are many books and articles with questions on how to interview. For more help, call your Area Agency on Aging or your case management entity.

Ask about the training and supervision of the people you are hiring. Some questions may be:

- Is the worker trained to do the kind of work you need done? By whom?
- What kind of supervision do they receive (should it be under a nurse or social worker)?
- What task is each worker allowed by law to perform? You should not ask workers to jeopardize their jobs by asking them to do things that they are not allowed or trained to do.

Ask how payment arrangements are made (if possible, NEVER pay in cash):

- Will you be billed AFTER the services are provided or do you pay BEFORE you get them?
- What if you are not satisfied or the worker doesn't show up? Do you get a credit? How do you get another worker?
- What kind of receipt is provided for services? When you have hired someone to shop for you, insist that they provide you with receipts for purchases they've made for you.
- Will you have to sign or initial a timesheet? Will you get to keep a copy of the timesheet? **Never sign an incomplete timesheet.**
- Do not give a worker access to your checking account, credit cards or Social Security number.

For the first few times, ask for identification BEFORE letting the person into your home. Read their card, badge, etc., and make sure this is who you are expecting. If not, contact the agency before opening your door.

Ask for and expect regular contact with the helper's supervisor. Make sure you can reach the supervisor whenever there is a problem or concern about the worker.

Remove temptation. Once you have hired someone to help you, take a look around your home.

- Do you have valuable jewelry that will be noticed by the worker? If so, put it in a safe deposit box or other secure location.
- Do you have a lot of cash on hand? It is never safe to have money tucked away in a drawer. Put it in the bank.
- Do you have your blank checks and bank statements sitting on a desk in plain view? Again, put them away. Purchasing a small locking file cabinet for such items can remove a lot of temptation for others.
- Do you have valuable or fragile family heirlooms? Now may be the time to give those items to whomever you have selected to receive them after you are gone. You can still have the pleasure of seeing these items when you visit their home without the worry of accidental breakage.

Remember that you are the customer and have the right to expect courteous, respectful help from people who are on time and work hard. This is true regardless of the funding source used to pay for the services. As helpers, they have the right to expect prompt payment for service (usually to their agency) and be treated with respect. If you do your homework, you will likely find terrific people who will help make the changes in your life easier to handle... and you may also make some wonderful new friends.

**What are your responsibilities in hiring help at home? Should you pay federal or state employment taxes for a household worker?**

An IRS publication dealing with this subject, “Household Employer’s Tax Guide,” is available by calling **800-829-3676** and requesting Publication Number 926 or access the web at [www.irs.gov](http://www.irs.gov)

There are two basic things you must decide:

- Is the person “your” employee, or is he or she working for you on a contract basis?
- Did you pay this person less than \$1,700 in 2010? This amount may go up slightly each year.

Employees could include babysitters, caretakers, health aides, housekeepers, maids, nannies, private nurses, cleaning people, yard workers, and other similar domestic workers. The worker is your employee if you control not only what work is done, but how it is done. Usually you will provide the tools and equipment your employee uses. If the worker controls how the work is done, the worker is not your employee but is self-employed. A self-employed worker usually provides his or her tools and offers services to the general public. There are also rules about hiring people who are not citizens of this country.

**How do you pay these taxes?**

If the person is your employee, and you paid him or her more than \$1,700 in a year, you may need to withhold and pay Social Security and Medicare taxes, pay federal unemployment tax, or you may need to do both. You do not need to withhold federal income tax from your household employee’s wages. If your employee asks you to withhold it, you can choose to do so. There are forms to be filled out and submitted to the IRS along with your payment.

This is a complicated issue. IRS does not accept ignorance of the law as an excuse. If you hire someone to work in your home regularly and pay him or her more than \$1,700, please investigate the tax consequences. More information is available on the web at [www.irs.gov](http://www.irs.gov) or you may choose to talk with a financial planner or tax preparer. You may also call the IRS at **800-829-1040** with your tax questions.