



# Getting Started With Senior Care

The first steps in knowing when to start, and  
where to look for care for your loved one



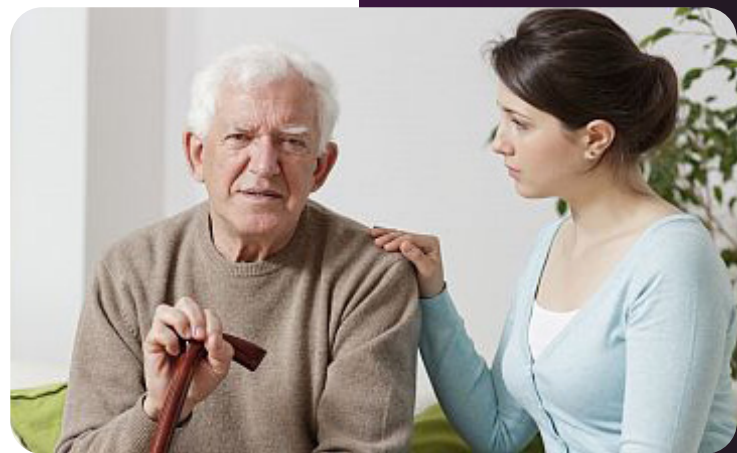
Written & prepared by Connecticut In-Home Assistance  
Created **without** the use of ChatGPT or other AI tools

If you're viewing this e-book, chances are that you've got a loved one that could use an extra hand in their day-to-day living.

You might have done some light research on Google only to see lots of results for agencies that all seem to provide the same thing, or encountered lots of terms that you might not be too familiar with.

It can be tiresome and very time consuming to navigate through all of this information, and finding the time and energy to read through all these results can be difficult – especially if you are already taking care of your loved one on your own while trying to juggle work and other matters.

The purpose of this e-book is to serve as a **starting point** for families that are just beginning to look for extra care for their loved ones. Our goal is to have one concise, convenient tool that holds much of the key information you'll need.



# What to Expect in this e-Book

Looking for any form of care for a loved one can be a big commitment for families, and the information we provide here is intended to facilitate your research while you are doing your due diligence.

This e-book contains of some of the most common questions and answers that families look for, as well as common incidents and concerns that many families encounter but may not think to ask right away.

Remember – the information contained here is intended to help your research – not replace it.



We will explain some signs to look for that may indicate a loved one who may benefit from extra assistance.

We've included a brief description of the kinds of care that are available, and break down the key differences between each to help you determine what is applicable to your family's situation.

You will also find guidance on what factors to look for when considering a care provider, as well as some information on what other resources are available for further help.

For families reading residing in Connecticut, Massachusetts, or Rhode Island, we have also included more information at the end about who we are, and how to obtain more information.

Our goal at Connecticut In-Home Assistance is to help your loved one to **preserve their independence** as long as possible.



## Why Did We Make This?

### A Message from our CEO

At Connecticut In-Home Assistance, our mission is to provide compassionate, reliable, affordable care services to the elderly and disabled individuals.

This e-book is a part of our goal to be regarded as the best choice for in-home care for families, by placing the importance of care and compassion at the center of everything we do. Providing families with the knowledge of what your options are and what to look for is fundamental to that mission.

We've been helping families in Connecticut for over 25 years, and we understand the importance of having compassion when providing care for your beloved family member's well being. We are on your team in your corner to ensure that your family receives the best possible care and peace of mind.

Together with my family Renny, Betsy, and Chris, we are prepared to continue providing clients of Connecticut In-Home Assistance with the highest level of service and integrity in keeping with our mission to give compassionate, reliable, and affordable home care to elderly and disabled adults & children in their homes or places of residence.

### **Jamieson Wieland**

CEO of Connecticut In-Home Assistance, LLC

Jamieson Wieland has been working with elders for over 13 years. He originally joined the organization with a marketing & business operations background. Jamieson soon found his passion for helping those who needed compassionate, reliable assistance to help them through the day.

## Additional Resources

Senior care and caregiving can be a heavy topic at times, especially when it involves major health conditions and other factors pertaining to age-related decline.

In addition to this e-book, we've compiled some resources below that can help provide **more information & support** for those taking care of loved ones:

### Connecticut In-Home Assistance LinkedIn

Connect with us on LI to stay up-to-date on our latest news and happenings, as well as relevant articles:  
<https://www.linkedin.com/company/ctinhome/>

### Connecticut In-Home Assistance YouTube

Subscribe to our channel for videos pertaining to home care and overall senior care:  
<https://www.youtube.com/channel/UCzS9JQZl7IKklv7GelzVK-g>

### YouTube

Pamela D. Wilson:  
<https://www.youtube.com/@PamelaDWilsonCaregivingExpert/videos>

Dementia Careblazers:  
<https://www.youtube.com/@DementiaCareblazers/videos>

Better Health While Aging:  
<https://www.youtube.com/@BetterHealthWhileAging/videos>

### Other Resources

The resources section on our website contains more helpful links relevant to those living in the state of Connecticut:  
<https://www.cthomecare.com/resources>

Alzheimer's Association:  
<https://www.alz.org/>

Cancer Survivor's Network (American Cancer Society):  
<https://csn.cancer.org/>

## Discussion Forums

Sometimes, even the simple act of talking with others can go a long way. In addition to **therapy and mental health professionals**, discussion forums can also serve as a good source of community, interaction, and information. No matter what the situation is, remember that **you are not alone**.

This section contains links to some useful communities related to caregiving (*note: these are **not** intended to be used for medical advice*):

### Caregiver Support sub-Reddit

<https://www.reddit.com/r/CaregiverSupport/>

### Aging Parents sub-Reddit

<https://www.reddit.com/r/AgingParents/>

### Alzheimer's Disease & Dementia Forums

ALZConnected® (Alzheimer's Association)  
<https://alzconnected.org/>

AlzheimersDisease.net  
<https://alzheimersdisease.net/>

### Cancer Forums

Cancer Caregivers sub-Reddit  
<https://www.reddit.com/r/CancerCaregivers/>

Cancer Family Support sub-Reddit  
<https://www.reddit.com/r/CancerFamilySupport/>

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# How to Know When a Loved One Needs Help

Looking for extra help for your loved one requires many steps, and being able to recognize that a loved one could benefit from extra help is the very first step to take. Many families often miss these signs because they don't know what to look for. When this happens, families don't start seeking help until something has already happened to their loved one such as a health scare or an injury, and then feel pressured to rush into a speedy decision.

Knowing the signs to look for is a vital skill to have, and is the first step to take to reduce the likelihood of potential problems.

## Section 01

# How to Know When a Loved One Needs Help

Throughout this e-book, you will see references to the **Activities of Daily Living**, or **ADL's** for short. These activities refer to the 6 tasks of self-care that adults must be able to perform on their own to remain independent and safe.

Difficulties with multiple ADL's is generally a sign that a loved one is in need of extra help in their day-to-day life.



The Activities of Daily Living include:

**Mobility** – includes walking, the ability to sit, stand, and lie down, climbing stairs, and getting in and out of bed & chairs

**Grooming** – includes activities necessary for personal hygiene such as hair maintenance, brushing teeth, shaving, nail maintenance, etc.

**Toileting & Continence** – the ability to control bladder and bowels, use the toilet unassisted, and cleaning oneself after use

**Dressing** – the ability to put on and change clothes unassisted, including the use of buttons and zippers

**Self-feeding** – the ability to chew and swallow food and handle utensils

**Bathing & Showering** – the ability to get into and out of the bathtub or shower and wash oneself thoroughly

# How to Know When a Loved One Needs Help

## General Signs

Signs that a loved one can use some extra assistance tend to be subtle, and are often mistaken for one-time slip ups or mistakes. While some of these signs may not seem too serious on their own, seeing 2 or 3 more of these signs occurring together tell the full story of your loved one's situation.

**Some examples include** *(please note that this is not intended to be a complete list)*

- Weight loss, weight gain, or other changes in appearance
- Spoiled food or empty refrigerators and cabinets – indicate a lack of consistent shopping
- Lack of grooming and hygiene – body odor, unkempt hair, poor oral hygiene, dirty & soiled clothes
- Bruises or wounds – indicate safety concerns
- Damage around the home – including stains in/around the bed, burned pans & cooking equipment
- Lack of cleanliness around the house – spoiled food, unwashed laundry, trash that hasn't been emptied, certain smells (eg: urine) throughout rooms
- Unopened mail, large piles of mail, and bills that are past due
- Hoarding – often a major sign that something is going wrong
- High amounts of fast food, garbage, and other unhealthy snacks. These indicate a lack of cooking or shopping, and a bad diet further contributes to other issues
- Difficulties in mobility – including sitting and standing, or going up and down stairs
- Memory struggles and repetition – difficulties remembering names or times, or telling the same stories and asking the same questions
- Empty prescription bottles, or excess medication that indicates they are not being taken regularly
- Recent car accidents or new dents and scrapes on their vehicle
- Other struggles with activities of daily living

# Knowing When Your Loved One Needs Help

Loved ones with certain health issues or recently diagnosed conditions also benefit greatly from having regular assistance, such as mobility challenges, vision impairment, diabetes, etc. The key is to take **preemptive action** to prevent further problems.

## For example:

Clients on dialysis will need specific diets. Clients can also feel lightheaded and delirious after a dialysis session, and may need help getting back home, into bed, changing, transportation, and assistance getting ready.



A video player thumbnail with a dark purple header that says "Home Care" in white. Below the header, the text "When is it Time to Start?" is written in white. A play button icon is in the center. On the right side of the thumbnail, there is a circular inset showing a man in a light blue shirt looking to the side. The background of the thumbnail is a blurred image of hands being held.

**Click to Watch!**

## Did You Know?

Seniors are at a greater risk of dehydration compared to other age groups. Studies have shown that 40% of seniors may be chronically under-hydrated, and dehydration is a frequent cause of hospitalization for those who are 65 and older.



## Cognitive Decline

Cognitive decline among the elderly is very common, and is often undiagnosed during the earlier stages. Approximately **two out of three** Americans experience some level of cognitive impairment by the age of 70 ([NIH, 2020](#)). Roughly 11% of adults between the ages of 45-64 start to experience subjective cognitive decline – and the likelihood increases as age increases ([CDC, 2022](#)).

### Signs to Look For

Studies have shown that cognitive decline progresses faster when an individual is isolated without consistent human contact. Staying socially connected has been shown to be beneficial for the mind and body by sharpening memory and cognitive skills. In addition, having a consistent daily routine that includes good nutrition, being active, and incorporating mentally stimulating activities are important in slowing down progression. Those who live alone and spend most of their day doing low stimulation tasks like watching TV are at risk.

Other more obvious signs of cognitive decline include forgetfulness and repeating themselves consistently. Increased confusion and the inability to speak coherently – such as remembering words or not completing sentences – are also indicators of cognitive decline. Telling stories that also don't seem to make sense, such as talking about going to work recently when they've been retired for years, are also indicators.

A loss of interest in hobbies, big changes in mood, and an overall appearance of seeming down and a lack of drive can also be indicators of senior depression which further amplifies cognitive decline.

### Keep In Mind

Remember – the earlier your loved one starts to receive help, the better it is for the whole family. Unfortunately, it is rather common for families not to recognize that their loved one is experiencing cognitive decline until after they have already experienced danger, such as an injury or going missing from wandering around the neighborhood without knowing where they are.



### Living Alone

Loved ones who live alone are prime candidates who often need extra help, but have no one around to recognize this fact. In addition, many seniors who live alone are reluctant to admit that they could use extra help and will rarely ever admit it right off the bat when asked about it by a family member. Seniors tend to downplay the level of the issues they may have, and in many cases, family members don't make the call for extra help until after disaster has already struck (eg: a broken hip from falling, or the loved one has suffered a stroke and is in the hospital).

Even then, there are some cases where the loved one does experience a disaster and they still are unable to reach a family member. There have been cases of seniors falling and staying on the floor for days at a time because they could not reach a phone, or laying in bed with a broken limb and cannot feed themselves or get to a bathroom.



### Senior Depression

Seniors who live alone are also more susceptible to senior depression. Signs of senior depression include sudden changes in sleep patterns, such as sleeping all day or insomnia. Seniors who have lost interest in hobbies or other favorite activities may spend entire days laying in bed doing nothing at all. A lack of grooming or house maintenance, as well as seeming less conversational on the phone may be other indicators of possible senior depression that stem from being alone all the time.

Talking to a family member over the phone usually is not enough. Loved ones can sound fine over the phone, but their physical appearance and living conditions can tell an entirely different story about the condition that they are in.

Getting help early can prevent accidents from happening, limit cognitive decline and senior depression, and allow your loved one to continue to live their daily life with peace of mind and less stress.



#### Important to Know

This information is not intended to scare you into signing up for services with a care agency – but these events do happen, and have already happened for many families. Being aware of these outcomes is the first step in planning for care.

## Discharge Planning & Recovery Care

Proper planning when a loved one is being released from **a hospital, rehab facility, or nursing home** is a critical step to ensure a smooth recovery. Many families report feeling rushed as the discharge nears, and rushing is a key way for accidents to happen. Good discharge planning reduces the likelihood of your loved one needing to be readmitted to the hospital and other problems.

Proper discharge planning is especially important if a loved one has memory difficulties, has experienced significant medical conditions like stroke, or if they have other impairments such as hearing and vision.

By including a caregiver with the discharge process, studies have shown that the outcomes for the patient improve dramatically and improves the likelihood of a timely recovery ([FCA, 2021](#)).



### Medical Care vs. Recovery Care

Note that caregivers, regardless of the agency, are **not legally authorized** to assist with medical needs. These medical needs specifically must be performed by certified medical personnel such as a nurse; however, nurses generally do not assist with tasks such as doctor visits, medication reminders, meal preparation, mobility, and getting to the bathroom.

Caregivers are intended to work in tandem with a nurse for ADL's to ensure safety during recovery, and offer around the clock care and supervision. Many states are required by law to include a caregiver in discharge planning for this very reason.



### Experience Matters

While caregivers legally cannot assist with medical needs, they often have the special eye to be able to monitor your loved one's recovery and can notify when medical causes for concern are noticed. Examples include UTI's, changes in habits such as eating or sleeping, and increased confusion.

### Internet Scams



Internet scams are extremely common – and the main reason for this is that they unfortunately do work. The elderly are extremely common targets of internet scams for a variety of reasons. They are often less informed about the complexities of the internet, and generally don't have a high awareness of the different kinds of scams.

Seniors with dementia or other forms of cognitive impairment, such as temporary delirium from medications or low blood pressure, are more susceptible to successfully being tricked from scams.

Some of these impersonators have successfully scammed loved ones and their families out of tens of thousands of dollars over many months – sometimes even years, simply because there was **no one around** to keep an eye on them and see what's going on.

### The Rise of AI

With the increased popularity of AI in the 2020s, scams are also becoming more sophisticated. Phone calls impersonating children's or grandchildren's voices are growing in number, and false accounts of scammers impersonating celebrities, love interests, kidnappers, or the IRS and the FBI are also becoming more prevalent.

AI has also allowed scammers to successfully get money by creating fake photos of family members in troubling situations such as being in jail or being held hostage. Tricks like these rely on a loved one's inability to recognize these scams, and use emotional manipulation and fear to get them to quickly send money in the heat of the moment without having time to think.



### Protecting Your Loved One from Becoming a Victim of Internet Scams

Unsupervised internet access has the potential for loved ones to lose thousands of dollars through scams. In addition to sketchy websites and e-mails, it is very easy for an unsuspecting senior to download malware through apps and random solicitations from strangers through Facebook, WhatsApp, and other social media platforms. These scams can either be direct with someone promising them money through cryptocurrency, asking to purchase an item and sending money to a fake bank or fake Paypal page, or can impersonate the social media account of a friend or family member.

All of them have one thing in common – **they want your loved one to give them money.**

Even seniors who are in relatively good shape have gotten successfully scammed for the sole reason that they were alone, and didn't have anyone around consistently to help them recognize a potential scam.

At the end of the day, the cost of having a reliable companion for your loved one is much lower than losing entire life savings to a random scammer who will not hesitate to bleed your loved one's bank account dry.

Most importantly, talk with your loved one about how to recognize a possible scam, and what to do if they are unsure about a potential scam.



Seniors who are lonely are especially susceptible to **romance scams**. Those who are alone seek companionship and consistent human contact, and scammers will appeal to these emotions by sending constant messages with promises to visit or marry them in person, while asking your loved one to constantly send them money every month. These kinds of love interest scams can go on for numerous months, and many families don't find out their loved one was doing this until after thousands of dollars have been lost.



# Types of Senior Care

# 02

Starting to look for help for your elderly loved one can be a daunting task for many. There are many different options to choose from, and they all have different budgets, reputations, services, etc.

Looking for care, no matter the form you go with, requires thorough research and will be a time consuming task. That's just the standard way the process works for a big decision such as this, and it is important to be aware of when you're just starting to look for information.

Rushing to make a decision has caused many families to make a less than ideal choice, and making your choice without the proper due diligence ends up costing you more money and time in the long run when you need to switch.



# The Types of Senior Care

## Selecting Which Option is Right for Your Loved One

There are many different kinds of senior care. Not only that, but “senior care” also means different things to different people, depending on what the needs are and what the situation is.

Three of the most popular kinds of elderly care that people think of first are **nursing homes**, **assisted living**, and **home care**.

All three have their pros and cons, and which one you decide to go with depends on the needs of you and your loved one, and the budget you have.

The purpose of this section is to provide information in one spot that will help you in your research process.



**Remember** - paying more money does not necessarily equate to better care! The importance of doing **adequate research and due diligence** beforehand cannot be understated.

# Types of Senior Care

## Nursing Homes



## What to Know

Nursing homes, also known as skilled nursing facilities, are private institutions for long-term medical care. Because they are intended for long-term needs, the loved one will need to move out of their original home and live permanently at the nursing facility.

Each nursing home is different – many have shared living spaces, but others are private. Most of the residents of a nursing home are in very poor health, and simply cannot live on their own. These residents often require 24-hour medical care around the clock. The nurses are often shared between all residents at these communities.



## Benefits

Because nursing home residents are in poor health and need medical attention constantly, many nursing homes accept most insurance. However, it's important to know that they do not always cover the full cost, and families will still need to pay for much of the charges. In addition, bedridden patients with certain brain injuries and terminal illnesses may need extra rehabilitation services that nursing homes don't provide.

Due to the extensive health conditions of most of the residents, one of the most important benefits of nursing facilities is that they generally tend to always have **medical staff** on-site 24 hours a day.

## Things to Consider

**Price wise**, nursing homes tend to be on the more expensive end. Once families can no longer afford the fees, they will be removed from the facility. There have been families who have sold their homes and spent their savings who have then been evicted from nursing homes, and need to find somewhere else for their loved one to stay.

Because nursing homes require the loved one to move out of their home and into the facility, many seniors are saddened due to the loss of freedom and independence. **Rates of depression** are very high among nursing home residents. In addition, depending on the distance to the nursing home, it can be very difficult for families to stop by and visit even if they initially planned on doing so when first moving their loved one in. It is very common for residents and staff to report that families **never come to visit at all**, despite planning to do so when initially moving their loved one into the facility.



**Safety** is another concern. Even though there are 24-hour nurses on site at all times, accidents do happen. Falls are very common in nursing homes. Other issues, like prescription mix-ups and miscommunication that results in organ failure and ICU visits also do happen from time to time. These may not be pleasant topics to discuss, but they are unfortunate realities of what happens at many nursing homes.

The last important area to consider if you're thinking about a nursing home is the **staffing**. Because the nurses need to take care of the entire community in the facility, the staff-to-resident ratio is not ideal in most instances. Many families have moved their loved one into a nursing home only to later discover that their loved one did not receive the level of care that they initially thought they would receive.



## Expectation Differences

Ultimately, each individual facility is different. Many of the marketing materials are designed to make these facilities look elegant and organized, only for families to find out that they are in horrible states of disrepair with subpar service. Make sure to do an **in-person visit** to each facility you're considering.

Click to Watch



## Types of Senior Care

# Assisted Living



## What to Know

Assisted Living facilities provide seniors with help with their ADL's. Similar to a nursing home, they require the resident to leave their homes permanently and move into the facility.

Unlike nursing homes however, these facilities are not intended for those who need consistent medical attention.

## Benefits

Seniors who reside in assisted living are mostly independent, and tend to only need help with ADL tasks like cooking, laundry, housekeeping, and transportation. Recreational and social activities are also conducted by the facility, and along with the other residents, there do tend to be higher levels of companionship and social interaction among seniors at these locations.

Certain assisted living locations also offer **memory care** as well for patients with dementia and other cognitive difficulties. Be sure to research this thoroughly, because not all assisted living locations offer memory care.



Finally, even though assisted living does not have 24-hour nurses on site like a nursing home, many locations provide basic health services. Some assisted living homes may also have a visiting nurse who visits the location during certain days to address any medical needs, but this is usually not enough to be able to care for patients who require recurring medical attention - in which case, a nursing home may be more suitable.

## Things to Consider

There is a lot of overlap between nursing homes and assisted living, which means that assisted living has many of the same concerns.

Because the resident needs to move into this facility, it requires them leaving their home permanently. Thus, many seniors view this as a loss of independence, and **rates of depression** are still very prevalent at these locations. Depression has been scientifically proven to speed up cognitive decline among seniors.

Even though assisted living locations can offer activities and access to ADL's, they are often on a schedule. Some locations have curfews, set times for bathing and eating, and there is also a loss of privacy due to things like shared bathrooms, shared staff, etc. These factors can further contribute to a senior's feelings of a loss of independence and feelings of depression.



Assisted living locations are very common, and just like nursing homes, the quality varies significantly between each location. Although nicer facilities tend to have a higher cost, this still requires thorough research because the quality of care received varies. Locations with **high staff turnover, small living spaces, and a low staff-to-resident ratio** can still cost several thousands of dollars per month.

Because assisted living does not directly address medical needs, insurance generally does not cover these and charges will need to be paid for privately. Just like nursing homes, if it reaches a point where payments can no longer be made, or a facility stops accepting Medicare/Medicaid, your loved one will be **required to leave the facility** even if they have no other place to go. This has been increasing in frequency in recent years, especially after the COVID-19 pandemic.

Finally, because assisted living facilities are not intended for long-term medical needs, residents who suffer significant declines in health or who require frequent medical attention will eventually need to leave these locations and move into a nursing home.

Again, thorough research is of utmost importance if you are considering an assisted living facility.

## Types of Senior Care

# Home Care



## What to Know

Home care is when a caregiver goes to the home of the loved one, and helps with ADL's for a set amount of time. The loved one is still able to continue living at their own home without any significant changes, and so there are no other accommodations or transitions that need to happen for home care.

The cost also tends to be much lower than that of assisted living or nursing homes.

Home care tends to be the starting point for most families when the time has come for their loved one to obtain some extra help.

People often refer to in-home care by other terms, including "home health aide", "adult sitter", "private caregiver", "in-home support" and "home CNA" – all are usually referring to home care in most of these instances.



## Benefits

The biggest benefit of home care is that loved ones can continue to live inside of their own homes. This is referred to as "**aging in place**". Loved ones are more comfortable in the familiar environment that they know, and studies have shown that aging in place is linked to higher levels of happiness among family and those receiving care.

Aging in place has shown slower cognitive decline in seniors. Many seniors may be resistant towards receiving extra care, but when loved ones are allowed to stay in their current environment, it makes them more open to the idea of having extra assistance.

## Home Care Benefits (continued)

Many people are under the impression that in-home care is not able to **cover services around the clock**, but this is a false misconception. In-home care services are available 24 hours a day, 7 days per week - however often you need.

Home care can be utilized anywhere from a few hours per week, to extended durations for weeks at a time, and some care agencies, such as Connecticut In-Home Assistance, have no contracts so that you can change services anytime as needed.

The **flexibility** of home care is also a massive benefit that many families are appreciative of. While home care is common for long term needs, many families also utilize it for short-term bursts or even temporary periods of time when they cannot provide care due to external factors or budget concerns.

Finally, the **cost of home care** tends to be the lowest when compared with nursing homes or assisted living. Even those who utilize a 24/7 live-in care provider report lower costs than that of assisted living most of the time.



### Preserving Independence

Remember, the goal of home care is intended to help a loved one *keep* their independence, not take it away. Agencies like Connecticut In-Home Assistance let you start, stop, and modify the type of care and frequency of care as much as you need. This is all made possible through the development of a proper **Care Plan**.

## Things to Consider

The biggest concern many families have when looking for in-home care is the choice of **who to go with**.

There are independent caregivers who provide in-home services for a cheap cost, but also may not be as experienced with matters like transferring a loved one in and out of bed properly, or those dealing with memory challenges. Families are left on their own to determine the qualifications of the caregivers, and are also responsible for paying them, doing taxes, and are on the hook for any lawsuits or financial disputes.

This concern is easily resolved by opting to go with an **accredited care agency**. A reputable care agency, such as Connecticut In-Home Assistance, properly vets all their caregivers and does thorough screenings, background checks, and drug testing for all caregivers. In addition, a caregiving agency will also handle all payments for caregivers, meaning that you do not need to worry about taxes, payments, etc. on your end.

Just like other options, health insurance generally does not cover in-home care. Medicare and Medicaid usually don't fully cover home care outside of a very small portion of medical services that are sometimes required. Families will still be responsible for the majority of costs related to non-medical services; however, other methods of **financial assistance** are often available to help with the cost of home care.



**Safety** has also been a concern for many families. Families often worry about their loved ones falling, especially in homes with stairs, and have concerns about wandering and loved ones leaving the house and getting lost for those afflicted with memory challenges. The overall idea of bringing a stranger into a loved one's home can be intimidating to some families, and the COVID-19 pandemic has also raised concerns about who is entering the home.

Many of these concerns can now be mitigated with **today's technology**. Cameras and trackers such as Tile trackers and Apple Tags can allow families to keep track of a loved one and the home at all times from anywhere that has internet or cellular access. Technology can allow for tracking of parameters like vital signs and home security, which wasn't available in the past. These measures, combined with the presence of an in-home care provider, make it so that a loved one is now safer than ever in their own home and brings peace of mind to the loved one and the family. Ultimately, keeping a loved one at home is the safest option and is one less variable for families to worry about and adapt to.

## Things to Consider

Lack of companionship is also mentioned as a concern for those considering home care. While it is true that home care does not have the high number of residents comparable to those of assisted living or nursing homes, an in-home caregiver also offers consistent companionship. Home caregivers aren't just limited to help with ADL's – they can also accompany a loved one on various activities such as walking around parks, events such as bingo nights, partaking in new hobbies, assistance with pets, etc.



Watch Now



Watch Now



Actual Caregivers of Connecticut In-Home Assistance

In fact, the bond between a loved one and a caregiver is often much stronger than that of a facility, and many families even come to view the caregiver as a part of the family. It is very common for a loved one and their caregiver to attend family gatherings, holiday events, and to keep in touch with the caregiver for many years even after services have stopped. These are personal bonds that are unable to be developed in facilities with high turnover and lack the one-on-one attention that an in-home caregiver provides.

In addition, Connecticut In-Home Assistance also allows you and your loved one to **meet and select the caregiver** who will be caring for your loved one beforehand, so that you can be 100% comfortable and at ease with who is inside of your family's home.

# Other Options

## Memory Care

Memory Care is a form of care that is offered at assisted living facilities. This is especially reserved for those who have Alzheimer's disease, dementia, or other cognitive difficulties that require constant attention. Note that not all assisted living locations offer memory care.

Some home care providers may also have specialized staff that's been trained to provide care for loved ones with memory difficulties, such as Connecticut In-Home Assistance. Be sure to browse the options thoroughly of any care agency you are considering.



## Adult Day Care

These are generally only available Monday through Friday during the daytime, and are typically only utilized for temporary periods while a family caregiver needs to go to work in the daytime or when they need to travel for a period of time.

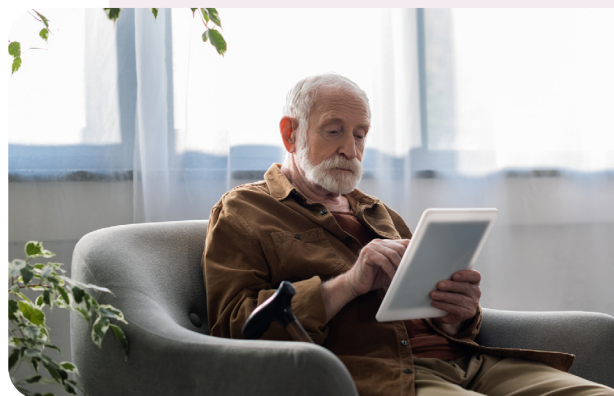


## Independent / Senior Living

Also known as a retirement community, these adults tend to be fully independent, and need little to no assistance with ADL's. Seniors generally choose this for personal preference. They tend to be people who are mostly healthy, have retired, and simply wish to live in a location with amenities, access to a community of similarly aged people, and more affordable rent vs. traditional apartments.

Generally when families are looking for help for an elderly loved one, independent living is **not** what they are looking for.

Some independent living communities can be combined with assisted living – in which case, the same pros and cons from the previous section would apply here.



# Other Options

## Hospice & Palliative Care

Hospice and Palliative Care are types of care that are intended to alleviate pain and suffering. Hospice care is commonly referred to as end of life care, and is utilized when the individual has a life expectancy of six months or less. Palliative care is a specialized form of care reserved for people with a serious illness, such as cancer or heart failure. These services can be offered from any of the main 3 options – nursing home, assisted living, in-home care.



## Visiting Nurses

The main intention of primary nurses is to assist with medical services that other forms of senior care are not authorized to perform. These services are performed by RN's, LPN's, or Nursing Assistants, and they perform skilled duties that require specialized medical training such as wound care, pain management, and administering medication. They generally do not stay for extended periods of time, and are utilized **in combination** with another form of senior care - not as the sole option of care.



## Rehabilitation Centers

Rehabilitation centers are for specific purposes of helping those who are recovering from a medical situation, and are intended to be temporary. Rehabilitation centers often provide services such as physical therapy and speech therapy to help improve mobility, balance, fine motor skills, speech therapy, etc. The goal is to help patients try and get back to their previous quality of life, and upon completion patients return to their previous living situation.





# 03

## Selecting a Home Care Provider

Taking the first step into looking for senior care is one of the hardest steps. It can be difficult to know where to begin, or to know what to look for. For instance, many families have moved their loved ones into assisted living because they didn't even know that home care was an option.

Even after narrowing down the decision to home care, there is no shortage of companies and options that all provide the same services. How do you decide?

This section is intended to give you some insight to help you determine what to look for, what criteria to keep in mind, and ultimately to make your decision process easier.

# Selecting a Home Care Provider

## First Set of Criteria

There are many factors to look at when deciding what kind of home care your loved one needs. The very first consideration is your loved one and what your loved one's needs are.

Before you even type "home care" into a search engine, assess the needs of your loved one. Referring to our previous section regarding "When to Look for Home Care" can serve as a great starting point.



## Some Questions to Ask that Can Help You Get Started Are:

- What kind of physical help does my loved one need?  
*Do they have any medical conditions?*  
*What kind of medication are they on, and how often do they need to take them?*
- How often could my loved one use some extra assistance?  
*Are they mostly independent and only need help with a few tasks?*  
*Or is their living condition a bit rough and they need someone around more often?*
- How often do they need medical appointments?  
*(eg: doctor's visits, dialysis sessions, etc.)*
- Which ADL's seem like they can be more efficient if an extra hand was around to help out?
- If you look after your loved one on your own – are there a couple of specific tasks you would appreciate some assistance with?  
*Are you constantly finding yourself drained between caring for them and taking care of other tasks (eg: work, child care, etc.)?*
- How flexible is the schedule? Can I move tasks around to line up on certain days?

Your answers to these questions can help you gauge what kind of care your loved one needs, what kind of schedule you can work with, and some questions to ask any home care agencies or providers that you are considering.

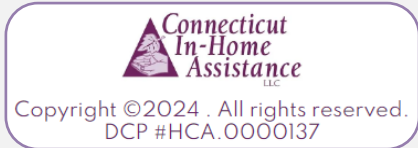
After you've got some idea of the kind of help your loved one needs and how often they need it, this can make the next step of narrowing down your choices a lot easier.



There is no shortage of home care providers – there are numerous agencies to choose from, directories such as [aplaceformom.com](http://aplaceformom.com) and Visiting Angels.com, services that find you a caregiver, and even independent caregivers for hire.

First and foremost, ensure that any home care provider you are considering is **licensed, bonded, and insured**. These are legal requirements that home care agencies are required to have, and these requirements exist to ensure your family is protected.

It's a good idea to ask about these forms of documentation. You can always verify whether an agency is properly licensed in the state of CT on your own by visiting <https://www.elicense.ct.gov/lookup/licenselookup.aspx>. Connecticut home care agencies should have their DCP license number listed at the bottom of their website that you can look up to verify that they are up to date. Agencies should also have certificates that prove they are bonded and insured so that you know you are dealing with a legitimate agency.



License Number:

	Name	Credential	Credential Description	Status	Status Reason	City
<a href="#">Detail</a>	CT IN-HOME ASSISTANCE LLC	HCA.0000137	Department of Consumer Protection	ACTIVE	CURRENT	STRATFORD

## Where to Start

### Narrowing Down Your Options

One of the easiest ways to find care providers near you is through **search engines** like Google and Bing; however, also be sure to ask your friends and families for **recommendations**.

**Online forums** can also be a good source of ideas. Take them with a grain of salt, but people often give their thoughts and experiences that provide detailed information that is not usually found through the usual online articles and blogs.

Feel free to ask an agency if they have any **family references** as well. If you have the ability, also consider **stopping by their location in person** if possible (especially important for those who are considering assisted living or nursing homes).

**Online reviews** are an excellent starting point to narrow down the number of agencies, and to get an idea of how an agency or organization is run as well.

If you know any **friends, family, or colleagues who have used the services** of a certain agency or organization, ask them what their experience was.

## Payments & Financial Matters

**The cost of home care** is usually one of the very first questions that families have regarding home care. Out of all the common options for senior care – skilled nursing homes, assisted living, and in-home care – home care is usually the most affordable option in most instances.

Some agencies like Connecticut In-Home Assistance are transparent with their pricing and have their rates posted on their website. In these instances, you know you are paying the same price as everyone else and are not being taken by surprise. This allows you to plan out your budget ahead of time, and makes your planning process easier.

However, most agencies are not transparent about their pricing, and many keep their pricing hidden. This can cause fluctuating pricing for different families, and is something to keep in mind as you research different home care providers. As a result, you will need to be very thorough with questions regarding prices. If an agency does not have public pricing, don't be afraid to compare rates between a few different providers to ensure that you are receiving a fair quote.

### Making Changes to Services

Pricing is important, but should not be the only factor regarding payment that you look at. One thing to keep an eye on regarding payments is **whether or not a care agency utilizes a contract** for a set amount of time. Contracts can lock you into service for a minimum period of time, and some do not allow you to stop or adjust services once the term has started.

Because senior care is so dynamic and things can change in an instant, you will want to be sure that flexibility and the ability to make adjustments to your care plan are cleared up ahead of time. Agencies that do not have contracts, such as Connecticut In-Home Assistance, offer the flexibility for you to start, stop, and adjust services as much as needed, and you won't need to sign and commit to a fixed time duration in the event that you need to stop services early.



### Be Prepared to Ask Very Thorough Questions About Prices

Some examples to ask about are distances, holiday rates, weekend rates, overnight rates, any startup or cancellation fees, what forms of payment & financial help are accepted and how much of the cost they cover, exactly what tasks and duties are/are not covered by service, and what conditions or changes in health would not be covered under the current plan.

### Who to Pay

Another question to make note of that families may not think about is **how payment works and who you are paying**. Some agencies require you to pay a caregiver yourself. This means that you are responsible for filing taxes and other legal paperwork on your own. Because you are on the hook for legal documents, a lawyer is often needed to look over documentation to verify that they are in accordance with legal standards – which is an extra cost on its own. In these instances, you are also responsible for any legal disputes that arise as well.

In the case of hiring independent caregivers, you will also be responsible for conducting your own background checks, employment verification, etc. on your own as well. You will be responsible for creating your own job listing, arranging your own interviews and agreements, and other responsibilities that an employer would normally do. Families that aren't familiar with these processes may not know what to do or what to look for, and lawyers are often recommended for these arrangements as well. The extra cost and time required of these can easily add up to higher prices and time investments than the rates from certified home care agencies.

There have also been instances where families have gotten robbed or scammed from people posing as independent caregivers. Remember – when you see low prices that are too good to be true, it is usually a red flag that something is off.



### Financial Assistance

Ask about what the options are for financial assistance, and whether or not the agency is enrolled in any statewide programs, or accepts certain insurances or plans. If insurance, waivers, or other programs are applicable, be very sure that they are not only accepted by the organization you're considering, but know exactly what services that it does and does not cover. For instance, many hospice & palliative services generally only provide a very limited amount of care and support for a short time frame per day, but these loved ones will still need extended attention and care throughout the day that aren't included in those hospice/palliative services.

Regarding insurance - ask exactly what insurance does and does not cover (eg: transportation, medical care only, etc.). Ask for exact dollar amounts, and what changes or disqualifiers would stop this from being accepted. For instance, many assisted living facilities have changed their policies to stop accepting Medicare, and families were forced to move their loved one out with very little notice, and were left on their own without a backup plan.

### You Get What You Pay For

Ultimately, the new caregiver you're considering will be directly responsible for the safety and well being of your loved one. You want to ensure that your loved one is in good hands. Caregivers with lower rates may not have the appropriate documentation, experience, or patience to work with certain medical conditions or duties, and using price as the only criteria can lead to safety issues and higher costs in the long run.

### The caregiver who will be potentially helping your loved one is a crucial factor to consider – arguably the most important.

Assistance to the elderly and the disabled is not work that can be taken lightly. The physical and mental requirements are strenuous and require great levels of resilience, compassion, and professionalism.



When searching for a caregiver, any candidates you're considering need to be **properly licensed and have the necessary credentials & certifications required in your state**. Drug tests, background checks, and employment verifications are also performed by most agencies, but usually not for caregivers found independently or through online listings – remember to keep this in mind if you are utilizing online listings through your research process. Caregiver scams are unfortunately

prevalent, and many of them gain access to a loved one's home by posing as an independent contractor rather than an employee. Agencies that hire their caregivers as an employee are one more way to put the minds of you and your loved one at ease by knowing that you've got an authentic, documented person entering the home. Never be afraid to ask an agency what their screening process is for caregivers.

When considering experience, in addition to legal documents and verification of records, be sure to look at the **caregiver's experience** with the matters that pertain specifically to your loved one. Remember to get specific. While most caregivers are experienced in assisting with ADL's, not all of them may have experience with conditions like Alzheimer's or dementia, have the physical aptitude to help with mobility challenges, or be well versed

in how to use certain devices like a Hoyer lift. In addition to how long they've been a caregiver, look at how long they've had experience with certain afflictions, physical or mental limitations, and the ability to adapt to changes in a client's condition. The **level of patience and compassion** that a caregiver has for your loved one is equally as important as their professionalism and is not optional – it is a requirement.



## Personality Type

And finally, in addition to their level of experience and legal requirements, the personality type of the caregiver is one other consideration. Your family members may get along better with certain personality types than others, and while this should not be the most important factor, it can be helpful to look at when you're trying to narrow down your choice between the many options of caregivers. This is especially important for those tending to loved ones with Alzheimer's and dementia, as these conditions require very high amounts of patience and compassion.



## Other Skills to Consider

Other factors that may be worth considering are whether a potential caregiver can speak a foreign language that your loved one might be more comfortable with. Experience preparing certain meal types can also be beneficial for loved ones with certain food allergies or dietary restrictions. For instance, loved ones with kidney disease often require renal diets, which are limited in the ingredients and foods that can be consumed. Some caregivers may need to drive a loved one around for shopping, medical appointments, etc., and in these instances, you'll want to make sure they have a valid driver's license and a clean driving record.

### *First-Time Concerns*

At first, some families can be wary of the idea of having a stranger coming into the home to assist their loved one. In an effort to alleviate this, some home care agencies like Connecticut In-Home Assistance allow you to **meet & select the caregiver** who will be assisting your loved one before starting services. By meeting and selecting the individual of your choice, your family can feel safe and secure with the person who will be going into and out of your home, and ensure that the experience, personality, and bond between the caregiver and your loved one is an excellent fit.

# Services & Communication



Just as you want to be sure about the experience and reputation of the caregiver, you will want to do the same for the agency. When researching an organization that provides elderly assistance, vet them properly just as you would a caregiver.

The communication level between you, your loved one, and the agency is crucial. You always want to be sure that you can access someone when you need them, and that they can deal with matters swiftly whether it's billing, changes to service, or even just regular updates.

- Do they have a phone line that you can access? Some organizations like Connecticut In-Home Assistance have 24-hour phone lines that are always open
- Do you have an e-mail contact who you can message directly?
- Ask what the process is for starting or stopping services
- Ask how changing service works, and what to do if you need to upgrade or downgrade hours
- Ask if it's possible to pause services, what kind of payment options they offer, whether they can work holidays, how soon they need notice for service changes, etc.

## Timeliness Matters

If an agency takes awhile to get back to you before you even signed up for service and doesn't return messages in a reasonable time frame, it usually does not tend to get faster after signing up for service. Some agencies also may not be able to start service as soon as needed, and other agencies might place you on a wait list before they are able to start service. **How soon you need service to start** is a key factor, and some agencies like Connecticut In-Home Assistance have the ability to begin services for your loved one the very next day.

The distance from an agency to your loved one's home is also important. Sometimes, an agency may not be able to help families who are outside of their service area, or can only have a limited offering of services based on the distance. In particular, agencies that don't have prices listed sometimes charge higher prices to for families that are farther away. Those that offer transportation services might also charge by the mile separately, so take this into consideration as well.

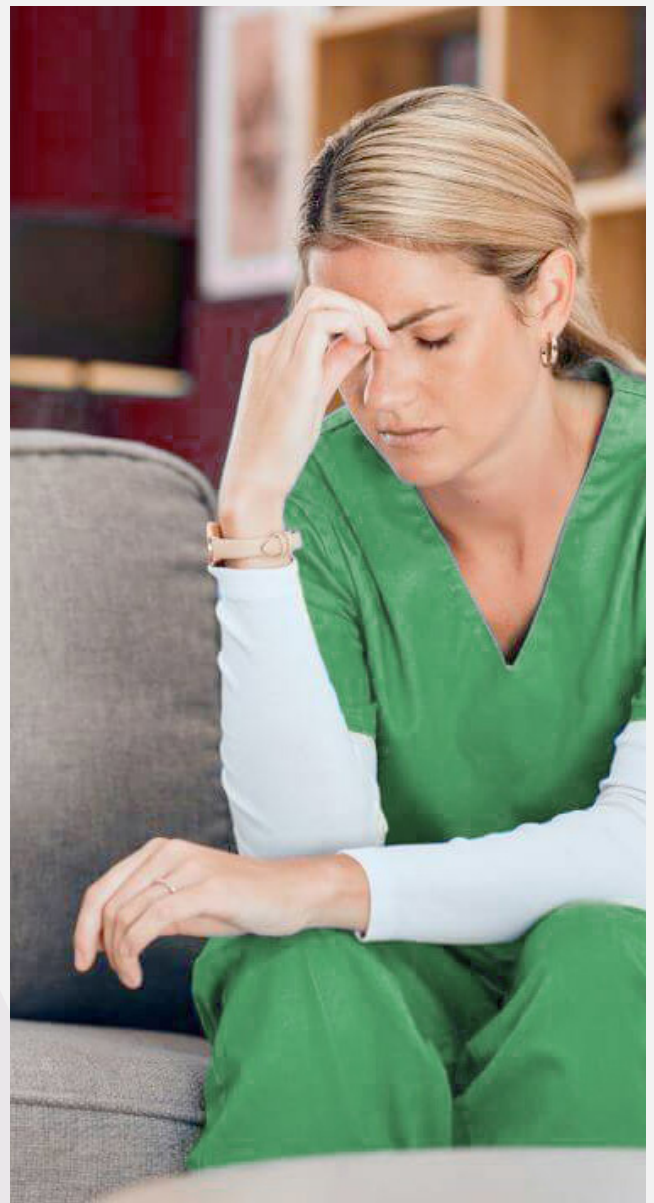
# Caregiver Burnout

# 04

Many families provide care for their loved ones on their own in the beginning. This is no doubt a noble cause with great intentions. Many don't mind providing care to a beloved family member, but in many instances, there isn't much choice.

That being said, providing care needs to be done consistently, and just like parenthood, there are no "days off" when it comes to your loved one needing help and attention. Many family members who provide care on their own also have heavy workloads of their own, and frequently go for long time periods without adequate breaks or time to recover. This can result in **caregiver burnout**.

Caregiver burnout, also known as caregiver fatigue, is a state of emotional, mental, and physical exhaustion. It can occur from juggling care along with other duties (eg: work, child care, other obligations), or working too long without breaks. Other factors can also contribute to caregiver burnout. Sudden changes in a loved one's or even the care provider's own health, unfamiliarity with certain symptoms and conditions in a loved one, and providing care by yourself can also result in the rapid onset of caregiver burnout without proper planning and help.



Unfortunately, Caregiver Burnout is  
**quite common**

- **30.7% of care providers**  
report having thoughts of suicide

- **Between 40% to 70%**  
of caregivers report clinical  
symptoms of depression

- **23% of caregivers report  
negative impacts on  
their own health**

*1 out of 3 care providers report that  
their health is worse now than it was 6  
months ago*



**Sources:**

1. [Pew Research Center, 2022](#)
2. [CaregiverCalifornia, 2023](#)
3. [A Place for Mom, 2023](#)



- **"Sandwich Caregivers"**  
– who are adults that take care of  
**elderly loved ones and minor children**  
at the same time – are especially  
susceptible to burnout

- Sandwich caregivers make up roughly  
**1 out of every 4  
adults in the US**

*and is **expected to grow even more** in  
upcoming years as millennials and Gen Z  
get older, along with increasing lifespans*

# Recognizing Caregiver Burnout

When experiencing caregiver burnout, many families often don't even realize they are going through it. Being able to recognize the signs of burnout is an important step in being able to mitigate it.

Others may realize that they are experiencing it, but then choose to stay quiet about it due to fear of judgment and feeling ashamed. It is very important to stress the point that this is not true, and there is absolutely nothing wrong with acknowledging and managing burnout.



## **Remember - providing care for a loved one is a team effort**

Caregiving was never intended for one person to provide care alone, and trying to do it alone is simply not feasible. The intention of home care is to help relieve some of the pressures of providing care, and to work with alongside you based on the needs of you and your loved one.



Caregiver burnout has many signs, and they usually appear in combination with others. Being able to recognize the **signs of burnout** means that you will be able to take action sooner rather than later.

## *Signs of Caregiver Burnout:*

- Emotional and physical exhaustion
- Brain fog and difficulties concentrating
- Difficulties sleeping or changes in sleep habits
- Getting angry more frequently, especially over smaller matters and feelings of resentment
- Increases in passive aggressive behavior
- Withdrawal from family & friends
- Loss of interest in hobbies and other activities that one used to partake in
- Feeling down and uninspired
- Changes in appetite and weight
- Getting sick more easily or other health concerns
- An increase in the use of alcohol or other medications
- Suicidal thoughts or feelings of hopelessness and helplessness

# What are the Effects of Caregiver Burnout?



One of the primary reasons caregiver burnout is concerning is because it **compromises the care that is being given** to the recipient. Mistakes are more likely to happen when the care provider is exhausted and mentally fatigued, and being physically tired can negatively affect some tasks such as not having enough strength to help a loved one with moving and standing or sitting.

In addition to compromising the care that the loved one receives, burnout can also lead to **health issues in the person taking care of their loved one**. Being under high levels of stress for extended periods of time also compromises the immune system, which causes the body to get sick easier and more frequently. Weight gain, sleep deprivation, dehydration, and a poor diet are common during burnout and can all lead to other long-term issues like high blood pressure and obesity in the care provider.

Mentally taxing situations, such as a loved one experiencing delusions from medication doses, nonsensical or repetitive statements from those with dementia, or accidents such as falling and spilling food, require lots of patience. These situations can eventually result in **explosive bouts of anger or sadness from even the most patient care provider**, as well as extra work that further adds to burnout. These can continue to deteriorate the care provider's mental health even more if not addressed early.

From a mental standpoint for the caregiver, excess fatigue and stress have been linked to **higher levels of anxiety and depression**. Care providers who are burnt out have also reported an increase in feelings of anger and resentment towards friends and family, which is another unfortunate reality of what was originally intended to be a noble cause.

The effects of caregiver burnout are drastic, which is why taking breaks and having help and assistance is an imperative part of a proper care plan for a loved one.

## Preventing Caregiver Burnout

# Finding Extra Help



Taking care of yourself is not a luxury – it is a necessity. Scheduling breaks at appropriate intervals as you take care of a loved one is required, and getting extra help ensures that you avoid caregiver burnout. It's much more efficient to **prevent** caregiver burnout than it is to address the effects after they have already manifested and care has already been compromised.

## Home Care

Some families are under the impression that it's hard to ask for help, but a lot of people simply don't know how to do it or who to ask for assistance.

That is where **home care** comes into the picture.

Home care is the most accessible, convenient, and affordable way to get an extra hand in taking care of your loved one while still being able to ensure that you get the breaks you need to avoid caregiver burnout.

A quality home care provider, such as Connecticut In-Home Assistance, is able to cater to the schedule and needs of your loved one, no matter the time of day. Many families schedule an in-home caregiver to look after their loved one while they go to work, pick up their children from school, are out of town, or take time for errands, exercise, or other tasks. An experienced home caregiver brings not only professional and compassionate care, but also brings peace of mind to you and your loved one.

## Respite Care

Another option that is available is **respite care**. Respite care provides temporary relief for a caregiver at chosen intervals, and can range anywhere from a couple hours a month to multiple days a week. Some home care agencies, such as Connecticut In-Home Assistance, also provide respite care services, but you will need to ask and check when you are looking for a care provider to ensure that they offer respite services.

There are 40 million adults in North America who take care of an elderly, chronically ill, or disabled loved one – so remember, **you are not alone**. There are others just like you, and they all need extra help just like you do. Being a caregiver does not mean overburdening yourself to do it singlehandedly. We are here to help ensure that you can still take time for exercise, hobbies, socializing, and recovery as you take care of your loved one.



## 05 Finding Help to Pay for Senior Care

The financial cost of taking care of a loved one is one of the very first things people consider when looking for senior help.

This section is intended to provide information about sources of financial assistance when it comes to paying for home care & senior care in general.



Most forms of senior care require personal out-of-pocket payments, and are generally not covered by most health insurance plans.

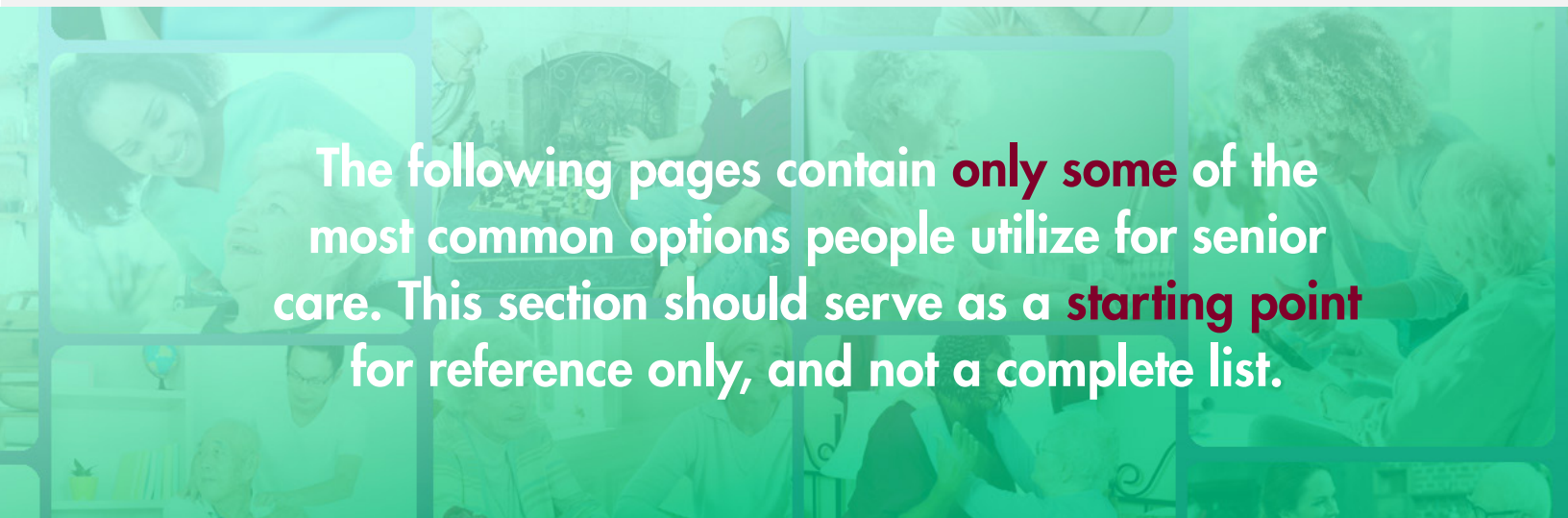
There are still other forms of **financial assistance** available that can help cover at least some the cost of senior care. Unfortunately, many people are unaware of these resources, and it can be intimidating to know where to start even for those who are aware.

For your convenience, we've compiled some common methods of financial assistance that families use for senior health. This is not intended to be a complete list, and should only be used as a starting point.

## Keep In Mind

Because there are so many variables, requirements, and external factors regarding financial assistance for senior care, this section is simply meant to provide information regarding some of the common sources of financial help.

You will still need to do additional research on your end to see what programs you qualify for, and how much will be covered.



The following pages contain **only some** of the most common options people utilize for senior care. This section should serve as a **starting point** for reference only, and not a complete list.

# Finding Help to Pay for Senior Care

Financial Assistance

## Connecticut Home Care Program for Elders (CHCPE)

The **CHCPE** is one of the main sources of financial assistance for senior care in Connecticut. This program was specially intended to be able to make it easier for seniors to **receive help in their own homes**, and to specifically avoid moving them into a nursing facility.

Loved ones who are in need of extra help with daily tasks such as bathing, dressing, toileting, feeding, and medication reminders may qualify if they meet certain criteria. Many families that Connecticut In-Home Assistance helps all receive financial assistance through the CHCPE.



Details about how to apply, eligibility requirements, and other information can be accessed by clicking the website below:

<https://portal.ct.gov/DSS/Health-And-Home-Care/Connecticut-Home-Care-Program-for-Elders/Connecticut-Home-Care-Program-for-Elders-CHCPE>



## Veteran's Assistance

Financial assistance programs for Veterans are also common resources that many families utilize to pay for senior care. Options and eligibility requirements do vary by state and location, so families will need to contact their local authorities for more information.

One common program for Veterans in CT is the **VA Aid & Attendance** program. Connecticut In-Home Assistance provides services to many families who receive benefits from this program.

Further information can be found at <https://www.va.gov/pension/aid-attendance-housebound/>

## Insurance

For the most part, private health insurance generally **does not** cover senior care no matter which option families go with – nursing homes, assisted living, home care, etc.

However, other forms of insurance can be accepted for home care use. Below are the forms of insurance that Connecticut In-Home Assistance accepts:

- Long Term Care (LTC) Insurance
- Worker's Comp Insurance

In addition, those with **certain life insurance policies** may have the option to extrapolate some of those benefits early and use the payments for care. You will need to contact your life insurance provider directly for more information about this.



*Important: many LTC insurance companies have age restrictions. Be sure to thoroughly check the requirements and restrictions for any LTC insurance you're considering.*



The **Medicaid Waiver Program** may also be able to offer some financial assistance for families depending on their situation.

More information about the Medicaid Waiver Program can be found here:

[https://portal.ct.gov/-/media/Departments-and-Agencies/DSS/Long-Term-Care/overview\\_of\\_connecticut\\_medicaid\\_waiver\\_programs\\_2\\_6\\_15.pdf](https://portal.ct.gov/-/media/Departments-and-Agencies/DSS/Long-Term-Care/overview_of_connecticut_medicaid_waiver_programs_2_6_15.pdf)

## Medicare & Medicaid

Medicare & Medicaid are federal programs for seniors. When it comes to paying for senior care, coverage is typically restricted to a **portion of medical needs only** – meaning that in most cases, only a portion of services are paid for and families typically need to pay the remainder of services separately.

Families dealing with a recent hospital discharge, or a loved one recovering from an injury or surgery may be able to utilize Medicare/Medicaid to cover a portion of the care needs, but will still need to **utilize another care provider** for the remainder of needs. Families can then pay the lower service costs that remain.

### **Important:** For those considering Assisted Living & Memory Care

Many families have signed up and moved their loved one into a location that initially accepts Medicare/Medicaid. However, it is unfortunately prevalent for these facilities to later change their policies afterwards to where Medicare/Medicaid is **no longer accepted**.

Families in these scenarios are then required to vacate these facilities immediately. There have been families and seniors who have sold their homes to qualify for Medicare/Medicaid in order to move into these facilities, only for it to no longer be accepted and they now have **no place to go** afterwards.

Please be sure to have a **backup plan** if you are considering moving into an assisted living or memory care facility using Medicare/Medicaid programs.

## Local State & Community Programs

In addition to the above, each state has their own local entities that may be able to provide financial assistance for certain services or if a loved one is afflicted with certain conditions. These vary by location, and not all organizations that provide care may accept all options, so families will need to research these options separately.

Connecticut In-Home Assistance is an authorized provider of home care for those who receive assistance through the following programs. Click each entity to the right for more information.

- [Connecticut Home Care Program for the Elderly](#)
- [Connecticut Statewide Respite Program](#)
- [National Family Caregiver Support Program](#)
- **Alzheimer's Association Respite Grants**
- **Allied Community Resources**  
*(via the Connecticut Home Care Program for the Elderly)*

The methods listed in this section are only some of the available financial assistance methods that can help pay for senior care. Further research will need to be done on your end depending on the kind of care you're looking for, where you're located, health conditions, etc.

In addition, be sure to ask questions directly to the care providers that you are considering, no matter which form of care it is. Different organizations have different policies and requirements. Never assume that what one organization does is the standard.





# 06

## About Connecticut In-Home Assistance

Founded at the turn of the century in 2000, Connecticut In-Home Assistance is a home care agency that recognizes the growing need for supportive care service to both, the frail elderly and the chronically disabled. Individuals recovering from an illness or experiencing increasing limitations in their activities of daily living need levels of help ranging from homemaking services to continuous live-in nurse's aides.

Our services allow your loved one to receive the care and attention that they need in their own home without having to move them into a nursing home or assisted living facility.

### Family Owned & Operated

The Wieland family has over 50 years of experience helping the disabled and elderly. The agency was founded by Renny Wieland in 2000 after having been CEO of a Visiting Nurse Association in Watertown, Connecticut. His wife, Betsy Wieland, a Licensed Clinical Social Worker with expertise in the field of Alzheimer's disease was the agency's Geriatric Care Manager.

Their son, Jamie joined the family business shortly after as CEO. With Jamie's extensive knowledge in the homecare industry, he will explain the health care system to those inquiring about homecare, provide information on different sources that help pay for homecare, will come to the home to do a free assessment and answer any questions an individual and family may have.

Please note: All of our services are non-medical

## Our Mission

The mission of Connecticut In-Home Assistance is to provide compassionate, reliable, and affordable in-home care to frail elderly and disabled individuals in the community.

The vulnerability of the frail elderly, chronically ill, or disabled individual requires the presence of an honest and sensitive care provider who has experience understanding and meeting the needs of this population.

Our staff works in conjunction with other professional care providers, and has experience working with clients who experience changes in their condition.

Connecticut In-Home Assistance provides 24-hour care services to families throughout the entire state of Connecticut, as well as areas of Massachusetts and Rhode Island.

## Compassionate Expertise

As a highly respected home care agency, Connecticut In-Home Assistance has been voted for three years as one of the Top Workplaces in Connecticut. We are licensed by the Department of Consumer Protection and contracted with area towns for emergency shelters.

Connecticut In-Home Assistance is contracted with the Agency on Aging which administers the Connecticut Home Care Program for Elders under a contract with the Connecticut Department of Social Services. Connecticut In-Home Assistance is also contracted with the Agency on Aging for the PCA Waiver Program.

These programs provide financial assistance to elders for the services of Connecticut In-Home Assistance. Connecticut In-Home Assistance also works with long term care insurance companies to help with the cost of home care.

## Why Us?

There is no shortage of care agencies that are available. It is very easy to get overwhelmed at the amount of options and to simply opt with the first choice that pops up on Google, or with the cheapest option from a registry.

At Connecticut In-Home Assistance, your family is our family. We do not just provide care, but we provide safety, security, and peace of mind for your family and your loved one.

## What to Expect with Us

### Transparent Prices

Our most up-to-date price list is always on our website. You pay the same prices as everyone else. No dubious sales tactics or price gouging.

### Family Approved

We've helped hundreds of families over the years, & routinely receive referrals from one family to another. Follow-up processes are in place to check in and ensure everything is running smoothly with your family.

### Meet & Greet

You and your loved one get to personally select your caregiver ahead of time. This ensures that you and your loved one are totally comfortable with who will be coming into your home.

### Flexibility

Make changes to service ANYTIME. There are no contracts or long-term commitments and you have the ability to start and stop services at anytime. There are NO minimum number of hours or days.

### Certified Professionals

We are licensed, bonded and insured. We vet our caregivers thoroughly with background checks, drug tests, and certified documentation.

### Experience

We have over 60 years of combined experience in care for the elderly. We've been serving the state of Connecticut for over 20 years.



Different families have different needs. We offer various services to help with these needs, ranging from Transportation & Housekeeping all the way to more involved hourly and All Day/Overnight services.

All of our services are non-medical



### Services We Offer

Non-Medical Homemaker & Companion

Non-Medical Personal Care

24-Hour (Live-In)

All Day & Overnight

Temporary Care

Phone Lines Open  
24 Hours



### All Services Include

Bathing, Grooming, & Dressing  
Meal Preparations & Feeding  
Toileting Assistance

Safety Monitoring  
Mobility & Transfers Bed to Chair  
Light Housekeeping

Medication Reminders  
Supervision with Exercise  
Help with Errands, Shopping, etc.

Learn More with a  
FREE Assessment

Please note that not all services are offered in all locations – however, our **24-hour care services** are offered statewide throughout Connecticut, as well as all families in Springfield, MA and Washington County, RI.

Our most up-to-date pricing list is always available on our website. For your convenience, simply **click or scan the QR code** to directly access our pricing list for our services.





## Let Our Family Help Your Family

**Main Office:**

99 Hawley Lane  
Suite 1002  
Stratford, CT 06614

Additional offices in Hartford,  
Stamford, Norwalk, & Hamden

**(855) 412-2273**

Phone line open 24 hours a day  
7 days a week

Serving Connecticut, Massachusetts, &  
Rhode Island

*\*Not all services available in all areas*



[www.CTHomeCare.com](http://www.CTHomeCare.com)

[info@cthomecare.com](mailto:info@cthomecare.com)



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Please note: All of our services are non-medical