



HOME CARE

1 What is Home Care insurance?

Home Care insurance is an excellent solution that gives you flexibility to access care in the comfort of your own home without entering a nursing home or skilled nursing facility. It encompasses a wide range of healthcare services in the event of injury or illness.

2 Who provides Home Care?

Home care services are typically provided through an agency that employs, trains, bonds, insures, and background checks its caregivers. It's incredibly important to research your options before hiring a care giver.

We're here to answer all your questions about Home Care, and to help you select the best policy for your needs. We work with A rated carriers and our goal is to find you the most cost-effective solution, based on your health and financial situation.

3 How much does Home Care cost?

The national average for a Home Healthcare Aide is \$4,195 per month, according to Mutual of Omaha's 2018 'Cost of Care' study. Homemaker services on a national average cost \$4,801 per month. On average LPNs charge \$130/hour and RNs charge \$137/hour.

4 How does Home Care insurance work?

Your policy will pay a daily benefit amount for each day you receive home health care services. These can include: Skilled nursing care (RN), General nursing care, (LPN/LVN), Physical Therapy, Speech Pathology, Occupational Therapy, Chemotherapy Specialist, Respirational Therapy or Medical Social Services. Daily benefit amounts will vary by carrier and the plan you purchase.

To qualify for these benefits, typically a Licensed Health Care Practitioner must certify you as having the inability to perform at least two of the six Activities of Daily Living without assistance (bathing, continence, dressing, eating, toileting and transferring).

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