

KNOW WHERE TO START



BIG IDEA

You don't need to know how to navigate the entire care system. You need to understand it well enough to recognize what kind of help you need, and know where to start.

WHAT'S HAPPENING?

1

I need skilled medical care or therapy at home.



HOME HEALTH

Think: Nursing, PT/OT/speech, recovery after surgery or illness

Typically: Doctor's order + insurance/Medicare coverage

2

I need help with everyday life.



PRIVATE DUTY / IN-HOME CARE

Think: Bathing, dressing, meals, companionship, transportation, supervision, caregiver relief

Typically: Private pay, L&C Insurance, sometimes VA or other programs

3

My loved one needs somewhere safe and engaging to be during the day.



ADULT DAY SERVICES

Think: Supervision, activities, meals, socialization, caregiver relief

Funding varies: ask about available programs

4

Our goal has shifted from getting better to comfort and quality of life.



HOSPICE

Think: End-of-life comfort, symptom management, nursing, aides, social work, chaplain support

Typically: Medicare/Medicaid/private insurance

SOMETIMES THE ANSWER IS MORE THAN ONE.

These services are not necessarily competing choices. Different types of support can work together and change as someone's needs change.

Your care team can overlap and change.



Home Health + Private Duty



Adult Day + Private Duty



Hospice + Private Duty



Family + any/all of the above

BEFORE YOU NEED HELP, KNOW:

- Who would I call first?
- What does my insurance actually cover?
- Do I have VA, L&C Insurance or other benefits?
- Who could step in if my caregiver needed a break?
- If I had a planned surgery, what would I need waiting at home?
- Who is my backup if my needs suddenly increase?

MY LIGHTBULB MOMENT

Something I learned today that I don't want to forget:

Questions I need to ask my insurance company:
