

Learn Valuable Information for Getting Paid to Take Care of Your Family Member or Friend

The need for home care is constantly growing and, as a result, providing care for a family member or friend has become much more common than it was just a few years ago. Family caregivers dedicate many hours to providing care each week; however, the overwhelming majority of this time goes uncompensated. While most are willing to provide this favor for their family or friend, it can (and often does) lead to time management issues and financial stress for the caregiver.

Most family caregivers are unaware of the opportunity they have to get paid for taking care of a family member or friend. In fact, Minnesota is one of the friendliest states when it comes to compensating family caregivers. The Minnesota state and Federal Government sponsor programs designed to compensate caregivers for their services. This paper outlines these programs to help friend and family caregivers find the appropriate method for getting paid to take care of a loved one.

Friend and Family Caregiver Facts and Figures

- In 2012, Minnesota paid out \$580 million for PCA services.¹
- Unpaid caregivers provide an estimated 90% of long-term care.²
- The annual out-of-pocket cost for a family caregiver caring for someone 50 or older averages \$5,531.³
- It is estimated that 65.7 million people, or 29% of the U.S. population, act as caregivers.⁴
- There are over 600,000 family caregivers in Minnesota who account for \$7.1 billion worth of assistance to elderly and disabled adults.⁵
- The value of caregiver services in the US was valued at \$450 billion in 2009.⁶

¹ MDHS, 2012: Minnesota Department of Human Services, *Personal Care Assistance*. Retrieved from <http://mn.gov/dhs>

² IOM, 2008: Institute on Medicine, *Retooling for an Aging America: Building the Health Care Workforce*, April 2008, www.nap.edu/catalog/12089.html

³ AARP, 2008: Houser, A., et al., AARP Public Policy Institute, *Valuing the Invaluable: The Economic Value of Family Caregiving, 2008 Update*, 2008, http://www.aarp.org/relationships/caregiving/info-11-2008/i13_caregiving.html

⁴ National Alliance for Caregiving (2009). *Caregiving in the U.S.* Retrieved from http://www.caregiving.org/data/Caregiving_in_the_US_2009_full_report.pdf

⁵ Family Caregiving and Caregiver Support." *MN Leadership Council on Aging*. MN Leadership Council on Aging. 06 Feb. 2015. <<http://www.mnlcoa.org/node/92>>.

⁶ Feinberg, Lynn, Susan C. Reinhard, Ari Houser, and Rita Choula. "Valuing the Invaluable: 2011 Update The Growing Contributions and Costs of Family Caregiving." *IN AARP Public Policy Institute*. AARP.org. AARP Public Policy Institute, June 2011. Web.

Medicaid's Cash and Counseling Program

This federal Cash and Counseling Program provides disabled or elderly individuals cash allowances to hire a personal care assistant (PCA) or purchase other items and necessities at their discretion. The money is either provided directly to the individual or through a home care agency, depending on the state.

In 1998, this participant-directed model was implemented in three states and quickly expanded to 15 states (including Minnesota). Cash and Counseling still operates in these same states and nearly every other state has a similar program in place. In order to be eligible for the Cash and Counseling program, an individual must first qualify for Medicaid. To learn if your state has the Cash and Counseling program or a similar participant-directed personal assistance service, visit the [National Resource Center for Participant-Directed Services](#).

The Minnesota PCA Program

The Minnesota PCA Program is Minnesota's implementation of the federal Cash and Counseling Program by Medicaid. This program provides elderly or disabled Minnesotans with money to pay for home care services and allows individuals to select their own caregiver, such as family and friends, to work for them. Under this program, individuals are unable to receive money directly and must work with a home care agency in order to receive these funds. The two most popular home care provider options under the Minnesota PCA program are the traditional agency and the PCA choice agency:

Traditional Agency

Individuals are authorized an amount of money and then must contact an agency to obtain a personal care assistant. Under this option, the home care agency is responsible for recruiting, hiring, training, supervising, and paying the PCA.

PCA Choice Agency

This option gives individuals a greater amount of both freedom and responsibility when it comes to managing their home care services. Individuals choose their own caregiver and direct them to a home care agency to be hired under the PCA Choice Option. The home care agency provides assistance with employment and management related issues.

How to Get Started:

1. First, the individual requiring care needs to be on Medicaid in the state of Minnesota to participate in this program.
2. Contact a home care agency to request an assessment to determine the need for a PCA.
3. The person in need of care will receive a packet of home care information with instructions on how to proceed. It is during this step that they can identify the person they wish to work as their personal care assistant.
4. A background study and assessment will be completed on the person identified to ensure they are qualified to provide home care services.
5. The person in need of care will be evaluated by a nurse to determine the amount of care required and eligibility for the PCA Program.

Who Can Act as a PCA:

PCAs must:

- Be 18 or older
- Pass a background study
- Complete sufficient training
- Be employed by a PCA provider
- Be able to provide the services on your care plan

PCAs cannot be:

- Spouses
- Parents or stepparents of minors
- Paid legal guardians of adults
- Legal guardians of minors
- Owners of the individual's residence

Under this program, the average individual qualifies for four hours of PCA services a day. However, it is not uncommon for some patients to need much more. Caregivers are paid at an average hourly rate of \$10.50. Depending on their client's needs and qualifications, a caregiver could potentially make as much as \$250/day.

Medical Assistance Waiver Programs

Waiver programs fund home health services for individuals that require home care as a result of a physical disability or age. The state, Federal Government, or Medicaid provides funding for these various programs. The waiver programs currently offered in Minnesota include:

- **Community Alternatives for Disabled Individuals Waiver** – Home and community based services that promote health, independence, and safety in lieu of a nursing facility.
- **Brain Injury Waiver** – Provides funding for home and community-based services for children and adults who have an acquired or traumatic brain injury.
- **Elderly Waiver** – Provides funding for home and community-based services for people age 65 and older.
- **Developmental Disability Waiver** – Provides funding for home and community based services that promote optimal health, independence, and safety in lieu of an intermediate care facility for persons with developmental disabilities.
- **Deaf Blind Consumer Directed** – Provides funding for adults and families with children who are deaf blind that can be used for services or goods that they need to maintain their independence.

In order to qualify for these waiver programs an individual must first be eligible for Medical Assistance through the state. Funds from these waivers can be used to pay a friend or family caregiver through a qualified home care agency.

To learn more about these programs and their eligibility requirements, visit the Minnesota Department of Human Services website or contact [Best Home Care](#).

What is CFSS?

Community First Services and Supports (CFSS) is a self-directed home and community based program that was proposed by the 2013 Minnesota legislature. CFSS is being developed by the Minnesota Department of Human Services as a simplified replacement of the current Minnesota PCA and waiver programs. The CFSS eligibility requirements will remain the same as the current PCA program; however, CFSS will offer participants more control and choice in how they use the service. As of this writing (early 2015), the CFSS is currently still awaiting federal approval and has yet to be implemented.

The Minnesota PCA Program

- Participants will be provided with consultation services to help select a service delivery model, develop a service delivery plan, and provide ongoing support.
- Spouses of CFSS participants and parents of minor CFSS participants will now be eligible to get paid for taking care of a family member.
- Training and development services will be offered for caregivers in order to strengthen skills specific to the participant's needs.
- Depending on specific needs, participants will be able to purchase items to reduce the need for human assistance such as a microwave or a vehicle modification kit.

To learn more about the Community First Services and Supports program and its progress towards implementation, contact the Minnesota Department of Human Services or [Best Home Care](#).

Where to Start:

Most people find it difficult to fully understand the many home care programs at first glance. The most effective way to find the best option is to contact [Best Home Care](#). This leading in-home health care company has helped hundreds of family caregivers discover how to get paid for taking care of a family member. Take for example the story of one of Best Home Care's recent clients:

The Minnesota PCA Program

“Last fall we received a call from a lady named Mary* inquiring about hiring a PCA to help share caregiving duties with her daughter. Despite her old age, Mary still lived independently at home; however, she often required some assistance with various activities including food preparation, bathing, and transportation. For the past three years, her 44-year-old daughter – a mother of two – had been providing these home care services while working two jobs. Although she was skeptical about hiring an outside PCA, Mary could tell her daughter was beginning to be stretched too far and was hoping we could help ease her burden.

We informed Mary about the PCA Choice program and how it might allow her to hire her daughter as a caregiver. She was ecstatic to hear this and we walked her through the entire process. Three weeks later, Mary called to let us know that, because of our help, her daughter was able to quit one of her jobs and had begun dedicating more time to providing home care services. Mary couldn't put into words how grateful she was for our help in keeping her daughter as her caregiver.”

– *Andre Best, Founder of Best Home Care*

“*My daughter was working two jobs, then taking time to help me at home. Through the PCA Choice program I was able to hire my daughter as my caregiver, and she was able to quit one of her jobs so she could take more time to help me. Thank you Best Home Care!*”

– *Mary, Best Home Care Client*

Stories like Mary's are why the team at Best Home Care does what they do. Contact [Best Home Care](#) today and discover home care solutions that are simple, efficient, and ideal for each individual's specific situation.

* Names changed to protect privacy.

Conclusion

The number of family caregivers is constantly growing and it is likely that you will provide home care for a family member at some point in your lifetime. In 2009, approximately 65.7 million informal caregivers (29% of the U.S. adult population) provided care to a family member or friend.⁷ While this type of caregiving is often done as an act of love, it can lead to time management issues and financial stress for the caregiver. Getting paid to take care of a family member will relieve this financial stress and allow the caregiver to provide the best care possible. If you or someone you know is providing home care for a family member or friend, consider the many opportunities to get paid for taking care of a family member.



About Us

Best Home Care is a home care agency based in Minnesota that provides administrative support for personal care attendants and those in need of care.

Best Home Care not only serves personal care assistants, but family caregivers throughout the Twin Cities as well. We understand that providing home care is a difficult job and we hope to make it a little easier for you with caregiver resources and professional administrative support. We treat all our clients with the utmost integrity and believe that someone who provides a valuable service like home care should not have concerns about money.

Best Home Care is a member of the Minnesota Home Care Association and a certified PCPO, PCA Choice, and Waivered Service provider.

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⁷ National Alliance for Caregiving (2009). *Caregiving in the U.S.* Retrieved from http://www.caregiving.org/data/Caregiving_in_the_US_2009_full_report.pdf