

All About In-Home Caregiving

Read about the benefits and realities of in-home caregiving to see if it's right for you.

Are you caring for a family member or friend in their home or yours? If not, maybe you plan on caring for an older family member in the future. Read on for ways to help navigate in-home caregiving – whether it's now or in the future.

The In-Home Caregiver's Role

An in-home caregiver helps maintain the health and wellness of spouse, parent, friend or partner so they can stay at home for as long as possible. Some caregivers spend most of their days at the home of the person receiving care, and others share a residence. Caregivers can help out with many different needs, including giving medication, preparing meals, transportation, housekeeping, bathing and more.

Benefits of In-Home Care

When in-home care works well, there can be many benefits. People who are cared for in their own home can feel more independent. By staying in an environment that feels comfortable, safe and peaceful, they may feel less lonely or isolated.

There's an upside for caregivers, too, because they often feel very fulfilled. They may enjoy a deeper sense of connection to the person they're caring for. And as an added bonus, caregivers get a firsthand education in the healthcare landscape. This helps to enable them to make better choices about their *own* care in the future.



Challenges of In-Home Care

While caring for a friend or family member can be fulfilling, it can also be stressful and emotionally draining. It can take a toll on relationships and it might feel like you do an unfair share of work if you have siblings who don't help out. You may feel unappreciated if the person you're caring for is unable to say thank you or communicate well. And other people in your life might not understand or support your commitment to caregiving.

Caregivers may also set the stage for their own financial hardship if they start spending their own money on groceries, medical equipment or any of the other items required for care. They can further harm their personal finances if caregiving requires them to cut back on work hours.

While it may not be pleasant to think about the potential downsides of being a caregiver, it can be empowering. When you're aware of the challenges you might face, you can better prepare for the future by communicating your needs, establishing your boundaries, and taking advantage of the many resources available to you and your loved one.

Caregiver Resources

More help and resources are available for caregivers than ever before. Here is just a sample:

- ✓ **Public/government resources.** Search your county and state websites (try a term like "senior services"). You can find resources about helping seniors live as independently as possible. These might include information on support planning and community-based programs.
- ✓ **Respite care.** You'll likely need breaks from caregiving. If you don't have a network of friends or family willing to help, you can visit [archrespite.org](https://www.archrespite.org) to find respite providers and programs in your area.
- ✓ **Delivery services.** Whether it's medications, household supplies, or food delivery services like Meals on Wheels, you might be surprised at what you can have delivered right to your door.

Is In-Home Caregiving the Right Option for You?

The decision to provide in-home care to a friend or family member is personal and depends on your specific situation. If the person needing care can remain stable, safe and secure at home — and if you have the time and resources to provide that care — it could be a worthwhile option.

ALL ABOUT IN-HOME CAREGIVING

Before committing to being a caregiver, talk with friends and family members. Discuss preferences and expectations with the person you'd be caring for. Get the input of their medical team, and proceed in the way that works best given your circumstances.

If you decide to become an in-home caregiver, remember that there will be highs and lows, twists and turns, and unexpected bumps in the road. Take things day by day. Accept help when it's offered to you. And take care of yourself so you have the fuel needed to navigate the road ahead.

Sources:

Pew Research Center: Caregiving for older family members

<https://www.pewsocialtrends.org/2013/01/30/caregiving-for-older-family-members/>

National Respite Network

<https://archrespice.org/respitelocator>

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare. This article is for your information and convenience only and does not replace the care or advice of a doctor. Always talk to your doctor before beginning any exercise program, therapy, or medication. The health information provided in this guide is general in nature and is not medical advice or a substitute for professional health care. UnitedHealthcare does not guarantee the accuracy or completeness of the information, and does not recommend or endorse the products which are referenced in the guide.

©2020 United HealthCare Services, Inc.

Y0066_SPRJ55136_C