

Using Long Term Care Insurance with CareFamily

Long Term Care (LTC) Insurance is very common for seniors receiving in-home care. Many older policies mandate in-home care be provided by an agency; however, there are many LTC policies that allow for a privately hired in-home caregiver. Since every policy is different, CareFamily is happy to call your LTC Provider to inquire if the senior's policy will cover privately hired caregivers.

Using CareFamily to privately hire an in-home caregiver is often cheaper for seniors and their families. Coupled with LTC insurance, CareFamily has the added value of allowing for more care hours for the qualified senior.

CareFamily Private Caregiver Employment Platform and support solution has developed printable care notes with caregiver attendance tracking, along with comprehensive invoices that make it easy to email, fax or mail to LTC insurance providers for reimbursement.

How It Works:

Caregivers log their hours with seniors via our telephony or electronic visit verification (EVV) system. At the end of their shift, caregivers will complete an electronic care note, which documents the planned care activities completed for the senior during their scheduled shift. In the photo below, you can see that caregiver Lucy Jones completed this care note for her client Mary Thomas for her shift 3/1/2019. Lucy clocked in at 9:00am and clocked out at 3:07pm. Lucy tried to give Mary a bath during her shift, but Mary refused. Lucy was able to complete other planned care activities, which she documented at the bottom of the care note: companionship, driving, meal preparation, toileting assistance, and feeding.

View Care Note for Mary Thomas

Date: 03/01/2019 Type: Hourly

Subject: Care Note By: Lucy TCG Jones

Message: Mrs. didn't want to take a bath today, so I will try next shift.

Time/Attendance

In: 09:00 AM Out: 03:07 PM Next Day

Total: 06:07

* The 📞 symbol next to In or Out time indicates that the caregiver called from the client's home phone, (757) 412-1654, for that portion of the shift.

Planned Care Activities:

- ✔️ Companionship (1005)
- ✔️ Driving (1008)
- ✔️ Meal preparation (1016)
- ✔️ Toileting, incontinence assistance (1023)
- ❌ Dressing (1007)
- ✔️ Feeding (1011)
- ❌ Oral care and grooming (1021)

This care note/attendance has been billed on invoice INV070504

Service Visit

FRIDAY	SATURDAY
1 9:00AM-3:07PM Lucy TCG Jones	2
8	9
15	16
22	23
29	30

Using Long Term Care Insurance with CareFamily (cont.)

Each month a compiled file of care notes may be downloaded or printed and sent to the LTC provider, along with associated Invoices. Below is a snapshot of the care notes.

Invoice Date: 3/25/2019

Care Notes

Invoice ID: INV070504

March 16, 2019 to March 22, 2019

Caregiver: Lucy TCG Jones

Employer: Emily Duenke

Start of Call	Start of Call Source	End of Call	End of Call Source	Total Hours	Care Task
2/25/2019 9:30:00 AM	Schedule	2/25/2019 3:30:00 PM	Schedule	06:00	Companionship, Dressing, Driving, Feeding, Meal preparation, Oral care and grooming, Toileting, incontinence assistance
2/26/2019 9:05:00 AM	Schedule	2/26/2019 2:05:00 PM	Schedule	05:00	Companionship, Dressing, Driving, Feeding, Meal preparation
2/27/2019 8:09:00 AM	Schedule	2/27/2019 12:05:00 PM	Schedule	03:56	Dressing, Feeding, Oral care and grooming, Toileting, incontinence assistance
2/28/2019 9:00:00 AM	Schedule	2/28/2019 3:00:00 PM	Schedule	06:00	Companionship, Dressing, Driving, Feeding, Meal preparation, Oral care and grooming, Toileting, incontinence assistance
3/1/2019 9:00:00 AM	Schedule	3/1/2019 3:07:00 PM	Schedule	06:07	Companionship, Driving, Feeding, Meal preparation, Toileting, incontinence assistance

At any time if a partner, senior or family member has questions regarding printing or sending care notes to LTC Providers for reimbursement, CareFamily staff is available to help - Please call 1-877-444-4112.