

FROM THE SITTING ROOM SERIES
GETTING MORE HELP

7

Arranging Care at Home

*A Workbook for
Arranging Care
in the Home*

Stephen Deason

LARGE PRINT



Arranging Care at Home

If you need help right now

Emergency

911

988 Suicide and Crisis Lifeline

Call or text 988, any hour, or chat at 988lifeline.org. For anyone in distress, or worried about someone who is.

Eldercare Locator

1-800-677-1116, Monday through Friday, 8 a.m. to 9 p.m. Eastern, or eldercare.acl.gov. A public service of the U.S. Administration on Aging that connects older adults and caregivers with local help anywhere in the country.

From
The Sitting Room Series

BOOK 7 · GETTING MORE HELP

Arranging Care at Home

A Workbook for Arranging Care in the Home

Stephen Deason



Alder
Creek
EDITIONS

Arranging Care at Home

A Workbook for Arranging Care in the Home

Book 7 of The Sitting Room Series

Copyright © 2026 Stephen Deason

Free printable edition. You may print this book for your own use, or print copies to give away free to anyone. It may not be sold or changed.

Published by Alder Creek Editions, LLC
aldercreekeditions.com

Printable edition, 2026

This book is general information for adults. It is not medical, legal, financial, or tax advice, and reading it does not create a professional relationship with the author or the publisher. The author is not a physician, nurse, counselor, lawyer, or financial adviser. Decisions about health, treatment, legal documents, benefits, and money belong to the person and the professionals named in this book.

About This Book

Other than the author's own companies, which are named in the preface and in About the Author, the author and publisher are not connected to, do not endorse, and are not paid by any organization, provider, or service named in this book, apart from the booksellers that sell it. Phone numbers, websites, and programs were checked in October 2026 and can change. Confirm them before you rely on them.

The author's accounts of what he has seen in his work are drawn from his experience, with any detail that could identify a person left out.

To the fullest extent the law allows, the author and publisher are not liable for any loss, injury, or damage arising from the use of this book. In an emergency, call 911. In a crisis, call or text 988.



Contents

Preface.....	7
1. Who This Workbook Is For and How to Use It.....	10
2. The Kinds of Help at Home.....	12
3. The Care Plan.....	15
4. What It Costs and Who Pays.....	18
5. A Licensed Provider, or Someone You Hire Yourself.....	23
6. Checking a Provider.....	28
7. The Family Schedule.....	33
8. The First Weeks.....	36
9. When Something Is Wrong.....	38
10. When Home Care Is the Wrong Answer.....	40
Part Two: For the Person Receiving Help.....	41
11. Keeping Your Home Your Own.....	42
12. How I Like Things Done.....	43
Sources.....	45
Where to Get Help.....	53
The Sitting Room Series.....	55
Also by Stephen Deason.....	57
About the Author.....	61

Preface

This book is personal for multiple reasons. I have spent about forty years working inside health care. I began volunteering in a hospital at fifteen and was working as an orderly by sixteen, helping care for patients in hospitals and nursing homes while I worked my way through college. Later, I spent more than twenty years building and running systems for hospitals, insurers, Medicaid programs, and other health care organizations before returning to direct care through healthcare staffing, home care, and skilled nursing. Today I am an Administrator of a licensed health care facility that delivers care in patients' homes.

That facility is OPA Home Care, which I founded and run. In Georgia it is a licensed Private Home Care Provider, or PHCP. My healthcare staffing company employed nurses and aides across hundreds of health care facilities around the country, including through the COVID years, and our home care operations have recruited, hired, and managed caregiving staff for hundreds of families. I have watched older adults and their families face what this series covers, often in a hurry and usually at a difficult time.

What I kept seeing was this. Families meet the information in pieces, after they already need it, from people who each answer a different piece. The hospital owns the discharge. The insurer owns the benefit. The home care provider owns its services. Each of them may do that job well. The family still has to put the puzzle pieces together.

It happened to my own family. My mother was found wandering the parking lot of a hospital, looking for her car. She had a urinary tract infection that urgent care and the hospital both missed, and she was sent home with severe delirium and a new diagnosis of mild cognitive impairment. It took two weeks, and a nurse practitioner and a doctor we knew who were willing to look again, before anyone found the cause. She stayed with us for two months and then moved into independent living. She has kept improving, and she is driving again. The infection was ordinary. The months that followed were the cost of catching it late.

Much of the information in this series is already available somewhere. Medicare publishes Medicare's rules. The VA explains VA benefits, and each state explains its own programs. Having information spread across so many places is part of the problem. Families do not meet these questions one provider or agency at a time. The questions arrive together. I wrote this series to put many needed pieces in one place, in the order people tend to need them, with a way to record or otherwise act on each answer.

The facts and program rules in this workbook come from the sources listed at the back, each with the chapters that use it. The judgment about which facts matter, how they fit together, what families often discover too late, and what questions to ask comes from years of doing this work. Chapter 5, on hiring through a licensed provider or on your own, draws on that work most. Before I started OPA Home Care, covering for a worker who

called out was the work my staffing company did every day. When my own family needed care at home, we found that many private caregivers and private-pay agencies could not reliably do it.

This workbook is written to the family arranging help at home. Part Two is written to the person receiving the help, because the house and the day are still theirs.

This workbook will help you work out what help is needed, who can give it, what it costs, and how to keep it working. Start with Chapter 1, or with whichever page you need today.

1. Who This Workbook Is For and How to Use It

This workbook is for the family, or the friend, who is arranging help for someone at home. It is also for the person who will receive that help, and Part Two is written to them.

How it is laid out

- Chapter 2 describes the kinds of help at home.
- Chapter 3 is the care plan: what the person needs help with, and when.
- Chapter 4 is about cost and who pays, with a worksheet.
- Chapter 5 compares hiring through a licensed provider with hiring someone yourself.
- Chapter 6 is how to check a provider, with an interview page for each one you call.
- Chapter 7 is the family schedule.
- Chapter 8 is the first weeks.
- Chapter 9 is what to do when something is wrong.
- Chapter 10 is when home care is the wrong answer.
- Part Two is for the person receiving the help.

Fill in the pages in pencil. Needs change, and you will change the plan with them. Every fill-in page is free to print at aldercreekeditions.com.

Whose decision it is

If the person can make their own decisions, the decisions about help in their home are theirs. Bring them into every step, and read Part Two together.

2. The Kinds of Help at Home

Names vary from state to state, and so do the rules about what each kind of helper may do. The descriptions below are general. Ask any provider exactly what they offer.

Family, friends, and neighbors

Rides, groceries, a daily phone call, someone who notices if the curtains are still closed at noon. This help works best when it is organized, and the family schedule in Chapter 7 is for that.

Companion and personal care

Home care brings someone into the home to help with daily life. Some home care workers help with companionship, meals, housework, errands, and rides. Others also help with personal care, such as bathing, dressing, and getting to the bathroom. A helper may come for a few hours a day or stay around the clock. It can come through a licensed home care provider, or through a person the family hires directly. Chapter 5 compares the two.

Home health care

Home health care brings skilled services, such as nursing care or physical, occupational, or speech therapy, into the home for an illness or injury. For Medicare to cover it, the person must be homebound and need part-time skilled care, a doctor or other health care provider must see the person, in person or by telehealth, and confirm the need, and a Medicare-certified home health agency must provide it.

Medicare does pay for short-term home health care. It does not pay for help with bathing, dressing, meals, or errands when that is the only help a person needs.

Private-duty nursing

A nurse who comes to the home by the hour, for care a home care aide cannot give, is often called private-duty nursing.

Medicare.gov says Medigap policies generally do not cover private-duty nursing. Ask any long-term care insurance policy whether it does.

Help outside the home

Local agencies across the country offer services for older adults, including home-delivered meals, rides, help with chores and housework, adult day care, and support for family caregivers. Your local Area Agency on Aging knows what is available near you. Adult day programs offer a safe place to spend the day with other people, with trained staff, activities, and meals, and give a family caregiver time to work or rest.

A break for the family

Respite care gives the family caregiver a break. It can be given at home, in an adult day program, or for a short stay in a care community, and it can last a few hours, a day, or longer.

Who can tell you what is near you

Who to call or ask: The local Area Agency on Aging, which keeps track of services for older adults in your area.

How to reach them: Call the Eldercare Locator at 1-800-677-1116, Monday through Friday, 8 a.m. to 9 p.m. Eastern, or visit eldercare.acl.gov, and ask to be connected.

What you can say: I am arranging help at home for my mother. Can you tell me what services are available in her county, such as meals, rides, adult day care, or respite, and how to apply?

3. The Care Plan

Fill this in with the person, if you can. For each task, write how much help is needed and when. This page is what you show a provider when you call, and it is how you will know later whether the help is enough.

Task	Help needed: none, some, or all	When, and how often	Who does it now
Bathing			
Dressing			
Using the bathroom			
Getting in and out of bed or a chair			
Walking, and getting around the house			
Eating			
Medicine reminders			

3. The Care Plan, continued

Task	Help needed: none, some, or all	When, and how often	Who does it now
Cooking and meals			
Housework and laundry			
Shopping and errands			
Rides to appointments			
Bills and mail			
Company during the day			
Someone there at night			

3. The Care Plan, continued

What the person wants to keep doing for themselves

What worries the family most, and why

What the doctor has said about safety: falls, memory, medicines, eating

The hours each day the person is alone now

Filled in by _____ **Date** _____

Next review _____

4. What It Costs and Who Pays

These figures come from the 2025 Cost of Care Survey by CareScout. The middle cost is the median: half the prices reported were higher, and half were lower. Prices where you live can be higher or lower, so ask the providers near you.

Kind of care	Middle cost, 2025	Examples of state variation
Help at home with daily tasks	\$35 an hour	\$24 an hour (Mississippi) to \$46 (Wyoming)
Adult day program	\$95 a day	Up to about \$267 a day (Montana)

At \$35 an hour, help for 8 hours a week, such as two mornings, comes to about \$1,200 a month. Full-time help, 44 hours a week as the survey counts it, comes to about \$6,700 a month.

Medicare

Medicare does not pay for help at home with bathing, dressing, meals, or housework when that is the only care needed. It does pay for home health care when the rules in Chapter 2 are met. Some Medicare Advantage plans now offer a limited amount of help at home. Ask the plan.

Medicaid

Medicaid is health coverage that each state runs under federal rules, and its programs for help at home differ from state to state.

Some have waiting lists. Some state programs let the person hire their own helper, sometimes called self-directed care, with a financial management service to handle payroll, tax withholding, timesheets, and other employer paperwork. Medicaid.gov lists every state's Medicaid office.

In some places, PACE, the Programs of All-Inclusive Care for the Elderly, brings Medicare and Medicaid care together under one team, which can include home care. To join, the person must be 55 or older, live in a PACE service area, need the level of care a nursing home provides as the state certifies it, and be able to live safely at home with PACE's help. PACE is not offered everywhere.

The VA

Veterans and surviving spouses who receive a VA pension and need help with daily activities, such as bathing, dressing, and eating, may qualify for Aid and Attendance, a monthly payment added to the pension that can go toward the cost of care.

Long-term care insurance

If the person has a long-term care policy, call the insurance company before you hire anyone. Ask what kinds of care it pays for, how long the waiting period is before it pays, how much it pays a day, and whether it pays for a helper you hire yourself or only for a licensed provider.

Who to call about paying for help at home

Who to call or ask: SHIP for Medicare. The state Medicaid office for Medicaid. The VA for veterans' benefits. The Area Agency on Aging for local programs.

How to reach them: SHIP: 1-877-839-2675 or shiphelp.org, free and unbiased. Medicaid offices: medicaid.gov. The Area Agency on Aging: the Eldercare Locator, 1-800-677-1116.

What you can say: My father needs help at home with bathing and meals. Can you tell me what might help pay for it, and how to apply?

4. What It Costs and Who Pays, continued

The cost worksheet

	Hours a week	Rate	A week	A month (a week x 4.33)
Paid help				
Paid help, nights or weekends				
Adult day program				
Home-delivered meals				
Other				
Total				

4. What It Costs and Who Pays, continued

What will pay

What will pay	How much a month	Who confirmed it, and the date
Medicare (home health only)		
Medicaid program		
VA		
Long-term care insurance		
The person's own money		
Family		
Still to cover, and the plan for it		

5. A Licensed Provider, or Someone You Hire Yourself

Running a home care company, I have watched hundreds of families hire help both ways. This chapter is where I have seen each arrangement hold up, and where I have seen it break down.

Some families find a helper through a friend, a church bulletin, or an online listing, and hire that person directly. It can be wonderful. It can be dangerous. The difference is how much of the work, and the risk, lands on your family.

A licensed home care provider works under state rules. In Georgia, where I work, that provider is a Private Home Care Provider, or PHCP: a licensed health care facility that delivers care in the patient's home. Georgia's rules for PHCPs cover inspections and plans of correction, complaints, tuberculosis screening, service plans, supervisory visits, annual training, and the confidentiality of client records. Other states use other names and other rules, so ask your state's licensing office what a licensed home care provider there must do.

When you hire someone yourself, you are hiring an individual. When you hire an agency or a registry, you are getting a placement. When you hire a licensed provider, you are engaging a health care facility to provide care in your home. The caregiver is part of what you are paying for. The Provider and the system around that caregiver are the rest. When you hire directly, those jobs, and their costs, move to your family.

Registries

Some companies that advertise home care are registries or referral services. They introduce you to a caregiver, and may even handle the payroll, but the caregiver does not work for them. The U.S. Department of Labor says a registry that only makes matches is not the caregiver's employer, and that the client may then decide the care, the pay, and the hours. In that case you are hiring someone yourself. Ask any company: Is the helper your employee? Who supervises the helper, and who sends someone if the helper does not come?

The risk to money

A helper is in the home, often alone with the person, and sometimes near their money. Ask how many of these are true:

- The person has memory loss, or trouble keeping track of money, mail, or medicines.
- The helper would be alone with them for long stretches.
- They live alone, or family visits rarely.
- Nobody else looks at their bank and credit card statements.
- They cannot easily use a phone to call for help.
- The helper would handle their cash, cards, checks, or online banking.

The National Center on Elder Abuse identifies social isolation and dementia as risk factors for elder abuse. These risks come with any helper. With a licensed provider, a supervisor, the visit records, and the state's oversight share the watching. With a

direct hire, the family has to do all of it, every week, for as long as the helper works there. The more of these that are true, the more dangerous it is to hire someone directly.

If you hire someone directly

Take these steps first:

- Run a background check, ask the helper to request an FBI record by fingerprint and show it to you, and call every reference yourself. In Georgia, family employers can use the state's Georgia Caregiver Portal for a fingerprint-based eligibility check through the Georgia Caregiver Registry.
- Put hours, pay, and duties in a written agreement.
- Ask your homeowner's insurance company whether the policy covers a worker hurt in the home, and whether it covers theft by someone you employ.
- Ask a tax professional whether hiring a helper makes you a household employer, and what you would owe. The IRS explains the rules in Publication 926, Household Employer's Tax Guide.
- Ask whether federal minimum wage and overtime rules apply. Families who employ a direct care worker may have to pay overtime for hours over 40 in a week.
- Plan who will cover when the helper is sick, on vacation, or does not show up.

- Pay by check or bank transfer, so there is a record. Never give the helper bank cards, checks, passwords, or access to accounts.
- Ask a family member or trusted friend to go over the bank and credit card statements every month.

Household employer questions

Who to call or ask: A tax professional, and the IRS for its own rules.

How to reach them: Ask a tax preparer or accountant who handles household employment. The IRS explains the rules in Publication 926, Household Employer's Tax Guide, at [irs.gov](https://www.irs.gov).

What you can say: We are thinking of hiring a helper for my mother at home, about 20 hours a week. Would that make her, or us, a household employer, and what would we owe?

Comparing your own options

	Through a licensed provider	Hired yourself
Hourly cost we were quoted		
Who covers when the helper is out		
Who supervises		
Taxes and insurance we would carry		
Who checks the statements		

6. Checking a Provider

Call at least two providers. Ask the same questions of each, and write the answers on these pages.

Check the license

If your state licenses home care, ask the provider for its license number, and call the state licensing agency to confirm that the license is current and to ask about complaints. In Georgia, home care providers are licensed by the Department of Community Health, Healthcare Facility Regulation, which takes complaints at 1-800-878-6442.

For home health care that Medicare pays for, Medicare's Care Compare website, at [medicare.gov/care-compare](https://www.medicare.gov/care-compare), shows quality ratings for home health agencies.

Questions to ask any provider

- Exactly what do you provide, and what do you not provide?
- Is the helper your employee? Who supervises the helper?
- What happens when a helper calls out: who comes instead, and how soon?
- What training do your helpers have, and how do you check their backgrounds?
- What does it cost, what is included, and what costs extra? Is there a minimum number of hours?
- How much notice do we give if we want to change or stop?

- Who do we call with a problem, during the day and at night?
- Can we talk with families who use your services now?

6. Checking a Provider, continued

Question	Their answer
Name of the provider	
Phone, the person I spoke with, and the date	
State license number, and who confirmed it	
Is the helper your employee?	
Who supervises the helper, and how often does a supervisor visit?	
What happens when a helper calls out: who comes, and how soon?	
What training do your helpers have?	
How do you check a helper's background?	
What is the hourly rate, the minimum hours, and what costs extra?	
How much notice do we give to change or stop?	
Who do we call with a problem, day or night?	

6. Checking a Provider, continued

Question	Their answer
Name of the provider	
Phone, the person I spoke with, and the date	
State license number, and who confirmed it	
Is the helper your employee?	
Who supervises the helper, and how often does a supervisor visit?	
What happens when a helper calls out: who comes, and how soon?	
What training do your helpers have?	
How do you check a helper's background?	
What is the hourly rate, the minimum hours, and what costs extra?	
How much notice do we give to change or stop?	
Who do we call with a problem, day or night?	

6. Checking a Provider, continued

Question	Their answer
Name of the provider	
Phone, the person I spoke with, and the date	
State license number, and who confirmed it	
Is the helper your employee?	
Who supervises the helper, and how often does a supervisor visit?	
What happens when a helper calls out: who comes, and how soon?	
What training do your helpers have?	
How do you check a helper's background?	
What is the hourly rate, the minimum hours, and what costs extra?	
How much notice do we give to change or stop?	
Who do we call with a problem, day or night?	

7. The Family Schedule

Write who covers each part of each day: a family member, a friend, a paid helper, or the adult day program. A blank box is a gap to fill.

Week of

	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Morning							
Midday							
Afternoon							
Evening							
Night							

7. The Family Schedule, continued

Week of

	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Morning							
Midday							
Afternoon							
Evening							
Night							

7. The Family Schedule, continued

When someone cannot come

Write who to call, in order, when the person on the schedule cannot come.

Name	Phone	Can cover

Who does what in the family

Job	Who	Notes
Talks with the provider		
Pays the bills and checks the statements		
Goes to doctor visits		
Orders medicines and supplies		
Visits, calls, or checks in		

8. The First Weeks

The first morning someone else is in the kitchen can be the hardest part of getting help at home. A little preparation makes the first visit easier for everyone.

- Decide with the person what the helper will do first. Starting with one or two tasks is easier than starting with ten.
- Decide which rooms the helper will work in, and whether any are private.
- Put away cash, jewelry, checkbooks, and private papers, and any medicines the helper is not helping with.
- Give the helper the How I Like Things Done page in Part Two.

In the families I have worked with, the first couple of weeks are often difficult. A helper is changing routines that have been in place for years, often for someone who is not yet sure they need help. The routine was already being disrupted, through nobody's fault, because the person could no longer keep it up without help. The helper's job is to help that routine stay in place. Once the person begins to accept the help, life usually gets easier fast.

8. The First Weeks, continued

Keep a short note after each visit for the first month: what was done, what went well, and what should change.

Date	What was done	What went well	What should change

If the fit is wrong, ask the provider for a different helper. Families sometimes put up with a poor fit for months because they do not want to hurt anyone's feelings.

9. When Something Is Wrong

Watch for missing money or belongings, rough handling, unexplained bruises, a helper who asks for loans or gifts, a helper who tries to keep the family away, or any pressure to change a will, accounts, or papers. If any of these happen, act that day. You do not need to be sure before you speak up.

- If someone is in danger, call 911.
- If the helper came through a provider, call the provider's supervisor.
- For abuse, neglect, or someone taking the person's money, call Adult Protective Services. If the provider is licensed, tell the state licensing agency as well. In Georgia, that is Healthcare Facility Regulation, 1-800-878-6442.
- A Medicare home health agency must tell the person about the state's home health hotline, which takes complaints and questions about home health agencies.

Abuse, neglect, or exploitation at home

Who to call or ask: Adult Protective Services in the person's state. In an emergency, 911.

How to reach them: Call the Eldercare Locator at 1-800-677-1116 and ask for Adult Protective Services, or find the state office at napsa-now.org. In Georgia, call 1-866-552-4464, choose your language, then option 3, Monday through Friday, 8 a.m. to 7 p.m. Eastern, or use the online form linked at georgia.gov/report-elder-abuse.

What you can say: My mother has a helper at home, and money is missing from her account. I want to report it.

You do not need proof to report. The people who investigate decide what happened.

10. When Home Care Is the Wrong Answer

Help at home is not right for everyone, or for every stage. Talk with the person, the family, and the doctor about another arrangement when any of these is true:

- The help needed has grown past the hours the family can cover or afford, and the gaps are getting longer.
- The person needs someone awake and nearby through the night, every night.
- The person leaves the house and gets lost, and the home cannot be made safe.
- The person is alone and isolated for most of the day, even with help coming.
- The family caregiver is worn out, sick, or no longer able to do the work safely.
- The doctor says the person needs nursing care around the clock.

Independent living, assisted living, memory care, and nursing homes each serve a different need. Book 11 in this series, *Choosing a Place to Live*, describes each one, with a tour page and a cost comparison. It is free at aldercreekeditions.com.

Part Two: For the Person Receiving Help

This part is written to the person who will have help at home. It is about keeping your home and your day your own.

11. Keeping Your Home Your Own

The helper is there for you. You can ask for things to be done your way, and you can ask for changes. Say what you want plainly and early. “I would like the towels folded in thirds” is easier to say in the first week than in the fifth.

If the fit is wrong, you can ask for a different helper. If you hired the person yourself, you can end the arrangement, with whatever notice you agreed.

Family members sometimes talk to the helper about you as if you were not in the room. If that happens, ask them to talk with you. Decisions about your day are still yours.

Your money

Keep cash, cards, checkbooks, and passwords to yourself. Pay a helper by check or bank transfer, so there is a record. If a helper asks you for a loan, a gift, or help with an account, say no, and tell someone in your family that day.

If something does not feel right

Tell someone you trust that day, and call the home care provider if there is one. If you are in danger, call 911. You do not need to be sure before you speak up.

What you can say

“Something has happened with my helper that worries me. Can you come over, or call the office for me?”

12. How I Like Things Done

Fill this in, and give a copy to every helper.

My mornings: when I get up, and what I like first

Meals I like, and foods I do not eat

How I like my bath, my clothes, and my hair

Rooms and drawers that are private

12. How I Like Things Done, continued

Things I want to keep doing myself

What helps on a hard day

Anything else my helper should know

Sources

Every source used in this book is listed here once, under the organization or author that published it, with the chapters that use it. A list that matches each fact to its source is free at aldercreekeditions.com. Websites were checked in October 2026. Pages move and change, so search for the title if a web address no longer works.

U.S. Administration for Community Living and its programs

Eldercare Locator, U.S. Administration for Community Living. “About.” eldercare.acl.gov/Public/About/Index.aspx Used in Chapter 2; Where to Get Help.

Eldercare Locator, U.S. Administration for Community Living. “Adult Day Care.” eldercare.acl.gov Used in Chapter 2.

Eldercare Locator, U.S. Administration for Community Living. “Contact Information.” eldercare.acl.gov/Public/About/Contact_Info/Index.aspx Used in Chapter 2; Where to Get Help.

National Center on Elder Abuse, U.S. Administration for Community Living. “Suspect Abuse?” ncea.acl.gov/suspectabuse Used in Chapter 9.

National Center on Elder Abuse. Research Brief: Social Isolation, Loneliness, and Elder Maltreatment. January 2024. pfs2.acl.gov/strapib/assets/NCEA_RB_Social_Isolation_2024_ce6c25af90.pdf Used in Chapter 5.

State Health Insurance Assistance Program. “About SHIP.” shiphelp.org/about-ship Used in Chapter 4; Where to Get Help.

U.S. Administration for Community Living. “Administration on Aging.” Modified August 14, 2026. acl.gov/about-acl/administration-aging Used in Chapter 2.

U.S. Administration for Community Living. “Nutrition Services.” Modified September 14, 2026. acl.gov/programs/health-wellness/nutrition-services Used in Chapter 2.

Alzheimer’s Association

Alzheimer’s Association. “Long-Term Care.” alz.org/help-support/caregiving/care-options/long-term-care Used in Chapter 10.

CareScout

CareScout. Cost of Care Survey 2025. assets.carescout.com/x/8fcb50422f/282102.pdf Used in Chapter 4.

Genworth Financial. “CareScout Releases 2025 Cost of Care Survey Results.” March 2, 2026. investor.genworth.com/news-events/press-releases/detail/1054/carescout-releases-2025-cost-of-care-survey-results Used in Chapter 4.

Centers for Medicare & Medicaid Services

Centers for Medicare & Medicaid Services. “CMS Care Compare Empowers Patients When Making Important Health Care Decisions.” September 3, 2020. cms.gov/newsroom Used in Chapter 6.

Centers for Medicare & Medicaid Services. “Home Health Star Ratings.” Modified July 10, 2026. cms.gov/medicare/quality/home-health/home-health-star-ratings Used in Chapter 6.

Centers for Medicare & Medicaid Services. “Reinterpretation of ‘Primarily Health Related’ for Supplemental Benefits.” HPMS memo, April 27, 2018. hhs.gov/guidance/sites/default/files/hhs-guidance-documents/hpms%20memo%20primarily%20health%20related%204-27-18_90.pdf Used in Chapter 4.

Centers for Medicare & Medicaid Services. “The Role of Financial Management Services in the Operation of a 1915(c) Home and Community Based Services Waiver.” medicaid.gov/medicaid/home-community-based-services/downloads/fms-role-1915c-hcbs-waiver.pdf Used in Chapter 4.

Medicaid.gov. “Medicaid.” March 2024. medicaid.gov/medicaid/index.html Used in Chapter 4.

Medicaid.gov. “Self-Directed Services.” medicaid.gov/medicaid/long-term-services-supports/self-directed-services Used in Chapter 4.

Medicaid.gov. “Where Can People Get Help With Medicaid & CHIP?” medicaid.gov/about-us/where-can-people-get-help-medicaid-chip Used in Chapter 4.

Medicare.gov. “Home Health Services.” medicare.gov/what-medicare-covers/whats-home-health-care Used in Chapters 2 and 4.

Medicare.gov. “Nursing Home Care.” medicare.gov/coverage/nursing-home-care Used in Chapter 10.

Medicare.gov. “PACE.” [medicare.gov/sign-up-change-plans/different-types-of-medicare-health-plans/pace](https://www.medicare.gov/sign-up-change-plans/different-types-of-medicare-health-plans/pace) Used in Chapter 4.

Medicare.gov. “What Medigap Covers.” [medicare.gov/health-drug-plans/medigap/basics/coverage](https://www.medicare.gov/health-drug-plans/medigap/basics/coverage) Used in Chapter 2.

Code of Federal Regulations

Code of Federal Regulations. “42 CFR 484.50, Condition of participation: Patient rights.” [ecfr.gov/current/title-42/chapter-IV/subchapter-G/part-484/subpart-B/section-484.50](https://www.ecfr.gov/current/title-42/chapter-IV/subchapter-G/part-484/subpart-B/section-484.50) Used in Chapter 9.

Code of Federal Regulations. Title 42, section 424.22, “Requirements for home health services,” paragraph (a)(1)(v). [ecfr.gov/current/title-42/section-424.22](https://www.ecfr.gov/current/title-42/section-424.22) Used in Chapter 2.

Consumer Financial Protection Bureau

Consumer Financial Protection Bureau. “CFPB Releases Guides for Managing Someone Else’s Money.” October 29, 2013. consumerfinance.gov/about-us/newsroom/cfpb-releases-guides-for-managing-someone-elses-money Used in Chapter 5.

U.S. Department of Labor

U.S. Department of Labor, Wage and Hour Division. “Am I required to pay my direct care worker minimum wage and overtime?” dol.gov/agencies/whd/direct-care/checklist-employers Used in Chapter 5.

U.S. Department of Labor, Wage and Hour Division. Field Assistance Bulletin No. 2018-4, “Determining Whether Nurse or Caregiver Registries Are Employers of the Caregiver.” July 13, 2018. dol.gov/agencies/whd/field-assistance-bulletins/2018-4 Used in Chapter 5.

U.S. Department of Veterans Affairs

U.S. Department of Veterans Affairs. “VA Aid and Attendance Benefits and Housebound Allowance.” va.gov/pension/aid-attendance-housebound Used in Chapter 4.

Federal Bureau of Investigation

Federal Bureau of Investigation. “Identity History Summary Checks.” fbi.gov/how-we-can-help-you/more-fbi-services-and-information/identity-history-summary-checks Used in Chapter 5.

State of Georgia

Georgia Department of Community Health, Office of Inspector General. “Georgia Caregiver Portal.” dch.georgia.gov/office-inspector-general/georgia-caregiver-portal Used in Chapter 5.

Georgia Department of Community Health. “Healthcare Facility Regulation: Complaints.” dch.georgia.gov/node/9751 Used in Chapters 6 and 9.

Georgia Department of Community Health. Rules and Regulations for Private Home Care Providers, Chapter 111-8-65: rules .08 (inspections and plans of correction), .09 (personnel, tuberculosis screening, training, and confidentiality), .10 (supervision and quality improvement), .11 (service plans), and .12 (client rights). rules.sos.ga.gov/gac/111-8-65 Used in Chapters 5 and 6.

Georgia Department of Human Services, Division of Aging Services. “Adult Protective Services.” aging.georgia.gov/adult-protective-services Used in Chapter 9; Where to Get Help.

State of Georgia. “Report Elder Abuse.” [Georgia.gov](https://georgia.gov), last updated June 2026. georgia.gov/report-elder-abuse Used in Chapter 9; Where to Get Help.

Internal Revenue Service

Internal Revenue Service. Publication 926, Household Employer’s Tax Guide (2026). irs.gov/publications/p926 Used in Chapter 5.

KFF

MaryBeth Musumeci, Priya Chidambaram, and Molly O’Malley Watts. “Key Questions About Medicaid Home and Community-Based Services Waiver Waiting Lists.” KFF, April 4, 2019. kff.org/medicaid/key-questions-about-medicaid-home-and-community-based-services-waiver-waiting-lists Used in Chapter 4.

Meredith Freed, Nancy Ochieng, Jeannie Fuglesten Biniek, Anthony Damico, and Tricia Neuman. “Medicare Advantage 2026 Spotlight: A First Look at Plan Premiums and Benefits.” KFF, December 9, 2025. kff.org/medicare/medicare-advantage-2026-spotlight-a-first-look-at-plan-premiums-and-benefits Used in Chapter 4.

National Adult Protective Services Association

National Adult Protective Services Association. “Help in Your Area.” napsa-now.org/help-in-your-area Used in Chapter 9; Where to Get Help.

National Council on Aging

Kate Van Dis. “What Is Independent Living?” National Council on Aging, NCOA Adviser, September 7, 2023. ncoa.org/adviser/local-care/independent-living Used in Chapter 10.

National Institutes of Health

National Institute on Aging. “Long-Term Care Facilities: Assisted Living, Nursing Homes, and Other Residential Care.” Reviewed October 12, 2023. nia.nih.gov/health/assisted-living-and-nursing-homes/long-term-care-facilities-assisted-living-nursing-homes Used in Chapter 10.

National Institute on Aging. “Services for Older Adults Living at Home.” nia.nih.gov/health/caregiving/services-older-adults-living-home Used in Chapter 2.

National Institute on Aging. “What Is Respite Care?” nia.nih.gov/health/caregiving/what-respite-care Used in Chapter 2.

Substance Abuse and Mental Health Services Administration (988)

988 Suicide and Crisis Lifeline. “Get Help.” 988lifeline.org/get-help Used in Where to Get Help.

Substance Abuse and Mental Health Services Administration.
“Crisis Help.” Updated June 3, 2026. samhsa.gov/find-support/in-crisis Used in Where to Get Help.

Where to Get Help

In an emergency, call 911. The people who answer the other lines can tell you what is available where you live.

Emergency

911

988 Suicide and Crisis Lifeline

Call or text 988, any hour, or chat at 988lifeline.org. For anyone in distress, or worried about someone who is.

Eldercare Locator

1-800-677-1116, Monday through Friday, 8 a.m. to 9 p.m. Eastern, or eldercare.acl.gov. A public service of the U.S. Administration on Aging that connects older adults and caregivers with local help anywhere in the country.

State Health Insurance Assistance Program (SHIP)

Free, unbiased help with Medicare questions. Call 1-877-839-2675, or visit shiphelp.org.

Adult Protective Services

To report abuse, neglect, or exploitation of an older adult who lives at home, call the Eldercare Locator at 1-800-677-1116 and ask for Adult Protective Services, or find your state's office at napsa-now.org. In Georgia, call 1-866-552-4464, choose your language, then option 3, weekdays from 8 a.m. to 7 p.m. Eastern (check the hours at aging.georgia.gov/adult-protective-services),

or use the online form linked at georgia.gov/report-elder-abuse.
If someone is in danger, call 911.

My Own Numbers

The Sitting Room Series

Guides, workbooks, and journals for older adults and the families around them. More titles are on the way. The current list is at aldercreekeditions.com.

1. *When More Help Is Needed* Available

A Guide for You and Your Family

2. *Who to Contact* Available

Free Help for Older Adults and Families

3. *Emergency Information Sheet* Free printable

One Page by the Phone, and the Details Behind It

4. *Before It's Urgent* Free printable

A Workbook for Papers, Decisions, and Conversations

5. *Things I Want You to Know* Free printable

A Journal of Stories, Wishes, and Words for Your Family

6. *While You Can Still Decide* Forthcoming

After a Diagnosis of Memory Loss

7. *Arranging Care at Home* This book

A Workbook for Arranging Care in the Home

8. *Care Partner's Log* Free printable

A Daily Record for the Person Giving Care

9. *Grieving Someone Who Is Still Here* Forthcoming

When Someone You Love Has Progressive Memory Loss

10. *Visit Journal* Free printable

A Shared Record for Everyone Who Visits

11. *Choosing a Place to Live* Free printable

A Workbook for Comparing Senior Living and Care

12. *The Move and the First Months* Forthcoming

For Families and the Person Moving

13. *Before the Last Weeks* Forthcoming

When Treatment Stops Working, for You and Your Family

14. *After a Death* Forthcoming

The First Year, for You and the People Around You

15. *First-Year Grief Journal* Free printable

Undated Pages for the Year After a Death

Also by Stephen Deason

The Operational Reliability Series

The Weakest Link

A Story About the Systems We Never See

By Stephen Deason

A family health care crisis unfolds through a chain of reasonable decisions and unowned handoffs. The story is followed by an interpretation and practical resource guide for recognizing where information gets compressed, what families can ask, and how care can slip through the gaps.

The Invisible Architecture

A Story About Senior Care as a System

By Stephen Deason

A quieter story about the work families carry after an acute crisis has passed. The book examines changing care needs, family coordination, and the practical details that must move between providers, insurers, and home.

The Family Integrator's Handbook

By Stephen Deason

A practical workbook for the person who has become the place where a family's appointments, documents, medications, and next handoff collect. It includes care-team questions, transition checklists, planning pages, and a section for the person receiving care.

The Mile Marker Library

Recovery books from Alder Creek Editions, free to download at aldercreekeditions.com.

Don't Panic: The First Hours After You Stop

What to Do When You Stop Drinking or Using

By Stephen Deason

A practical guide to urgent safety questions after stopping alcohol or other drugs, including withdrawal danger signs, overdose risk, naloxone, and places to find help.

One Day at a Time, Written Down

A 90-Day Gratitude Journal for Adults in Recovery

By Stephen Deason with Melissa Deason

A guided daily journal with morning and evening pages, weekly reviews, a return-to-use plan, and support-group directories.

One Day at a Time, Written Down: Christian Edition

A 90-Day Gratitude Journal for Christians in Recovery

By Stephen Deason with Melissa Deason

A Christian edition of the guided daily journal, using the King James Version.

Free Help Directory

Meetings, Helplines, and Low-Cost Care

By Stephen Deason

A practical directory of recovery meetings, helplines, low-cost treatment and health care, naloxone, food, housing, legal help, and work support.

Tools You Can Use on Your Own

A Guide to Self-Directed Recovery

By Stephen Deason with Melissa Deason

A practical guide to craving skills, daily basics, trigger mapping, written planning, and recognizing when professional care is needed.

Cravings and Hard Hours Workbook

A Companion to Tools You Can Use on Your Own

By Stephen Deason and Melissa Deason

A workbook with fill-in exercises, a daily urge log, and a written plan for difficult times and places.

Medications for Addiction, Explained

What They Are, How to Ask, and How to Pay

By Stephen Deason and Melissa Deason

A practical peer guide to medications for opioid and alcohol use disorders, how to ask for care, and ways to find support without insurance.

Money in Early Recovery

Budgets, Debts, Benefits, and Credit

By Stephen Deason

A practical guide to tracking money, building a weekly budget, addressing debt and credit, understanding benefits, and keeping useful records.

More at aldercreekeditions.com.

About the Author

Stephen Deason has worked in health care for roughly four decades. He began volunteering in a hospital at fifteen and took his first paid hospital job as an orderly at sixteen, working in hospitals and nursing homes while putting himself through college. He later spent more than twenty years building and running systems for hospitals, insurers, and state Medicaid programs before returning to direct care through healthcare staffing, home care, and skilled nursing.

Today, he runs OPA Home Care and Skilled Nursing, which he founded, and serves as an Administrator of a licensed Private Home Care Provider in Georgia, a health care facility that delivers care in patients' homes. His home care operations have recruited, hired, and managed caregiving staff for hundreds of families. He writes The Sitting Room Series from that work and from a lifetime spent around the care of older and vulnerable people.

Deason has spent 31 years running health care and technology organizations. He also founded OPA People, The OPA RASA Group, and The OPA RASA Foundation. The Foundation has helped place hundreds of people from disadvantaged backgrounds into careers.

He earned a mathematics degree from the University of Alabama at Birmingham, an MBA and an MSc in Accounting from Emory University, and completed doctoral coursework in business at Emory, where he was a Sheth Fellow. He also studied for the ScM

in health care administration at Johns Hopkins. His research on accounting and Ponzi schemes was published in Accounting Horizons and covered by Forbes. He writes at StephenDeason.com.