

Sources by Fact

Arranging Care at Home: A Workbook for Arranging Care in the Home. Book 7 of The Sitting Room Series.

This list matches each fact in the book to its sources, chapter by chapter. The book itself lists each source once, with the chapters that use it. Websites were checked in October 2026. Pages move and change, so search for the title if a web address no longer works.

2. The Kinds of Help at Home

Home care, personal care, and how many hours a helper may come

National Institute on Aging. "Services for Older Adults Living at Home." nia.nih.gov/health/caregiving/services-older-adults-living-home

Home health care: what it is for, and what Medicare requires to cover it

Medicare.gov. "Home Health Services." [medicare.gov/what-medicare-covers/whats-home-health-care](https://www.medicare.gov/what-medicare-covers/whats-home-health-care)

National Institute on Aging. "Services for Older Adults Living at Home." nia.nih.gov/health/caregiving/services-older-adults-living-home

The required visit with a doctor or other provider before home health starts may be by telehealth

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)

Medicare pays for short-term home health care, and does not pay for custodial or personal care at home when that is the only care needed

Medicare.gov. "Home Health Services." [medicare.gov/what-medicare-covers/whats-home-health-care](https://www.medicare.gov/what-medicare-covers/whats-home-health-care)

Medigap policies generally do not cover long-term care or private-duty nursing

Medicare.gov. "What Medigap Covers." [medicare.gov/health-drug-plans/medigap/basics/coverage](https://www.medicare.gov/health-drug-plans/medigap/basics/coverage)

Services through the Area Agency on Aging: meals, rides, chores, adult day care, caregiver support

U.S. Administration for Community Living. "Administration on Aging." Modified August 14, 2026.

acl.gov/about-acl/administration-aging

U.S. Administration for Community Living. "Nutrition Services." Modified September 14, 2026.

acl.gov/programs/health-wellness/nutrition-services

Adult day programs give care and a break for the caregiver

Eldercare Locator, U.S. Administration for Community Living.

"Adult Day Care." eldercare.acl.gov

National Institute on Aging. "Services for Older Adults Living at Home." nia.nih.gov/health/caregiving/services-older-adults-living-home

Respite care: where it happens and how long it lasts

National Institute on Aging. "What Is Respite Care?"

nia.nih.gov/health/caregiving/what-respite-care

Eldercare Locator number and hours

Eldercare Locator, U.S. Administration for Community Living.
"Contact Information."

eldercare.acl.gov/Public/About/Contact_Info/Index.aspx

Eldercare Locator, U.S. Administration for Community Living.
"About." eldercare.acl.gov/Public/About/Index.aspx

4. What It Costs and Who Pays

What care costs: 2025 national medians and differences among states

CareScout. Cost of Care Survey 2025.

assets.carescout.com/x/8fcb50422f/282102.pdf

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

Medicare does not pay for custodial or personal care, or homemaker services, at home when that is the only care needed

Medicare.gov. "Home Health Services." [medicare.gov/what-medicare-covers/whats-home-health-care](https://www.medicare.gov/what-medicare-covers/whats-home-health-care)

Some Medicare Advantage plans offer in-home support services as a supplemental benefit

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](https://www.hhs.gov/guidance/sites/default/files/hhs-guidance-documents/hpms%20memo%20primarily%20health%20related%204-27-18_90.pdf)

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](https://www.kff.org/medicare/medicare-advantage-2026-spotlight-a-first-look-at-plan-premiums-and-benefits)

Medicaid is run by the states under federal rules, and home care programs can have waiting lists

Medicaid.gov. "Medicaid." March 2024. [medicaid.gov/medicaid/index.html](https://www.medicaid.gov/medicaid/index.html)

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](https://www.kff.org/medicaid/key-questions-about-medicaid-home-and-community-based-services-waiver-waiting-lists)

Medicaid self-directed programs and financial management services

Medicaid.gov. "Self-Directed Services." [medicaid.gov/medicaid/long-term-services-supports/self-directed-services](https://www.medicaid.gov/medicaid/long-term-services-supports/self-directed-services)

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](https://www.medicaid.gov/medicaid/home-community-based-services/downloads/fms-role-1915c-hcbs-waiver.pdf)

Finding your state's Medicaid office

Medicaid.gov. "Where Can People Get Help With Medicaid & CHIP?" [medicaid.gov/about-us/where-can-people-get-help-medicaid-chip](https://www.medicaid.gov/about-us/where-can-people-get-help-medicaid-chip)

PACE: who can join, what it covers, and where it is offered

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)

VA Aid and Attendance

U.S. Department of Veterans Affairs. "VA Aid and Attendance Benefits and Housebound Allowance." [va.gov/pension/aid-attendance-housebound](https://www.va.gov/pension/aid-attendance-housebound)

SHIPs give free, unbiased help to people with Medicare, families, and caregivers; 1-877-839-2675

State Health Insurance Assistance Program. "About SHIP." shiphelp.org/about-ship

5. A Licensed Provider, or Someone You Hire Yourself

Georgia rules for private home care providers: inspection and plans of correction, complaints, tuberculosis screening, service plans, supervisory visits, annual training, and confidentiality of client records

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

Registries that only make matches are not the caregiver's employer under federal wage law

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

Social isolation and dementia as risk factors for elder abuse

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

An FBI Identity History Summary, requested by the person with fingerprints

Federal Bureau of Investigation. "Identity History Summary Checks." fbi.gov/how-we-can-help-you/more-fbi-services-and-information/identity-history-summary-checks

Georgia family employers can check a caregiver's eligibility, with fingerprinting, through the Georgia Caregiver Portal and Registry

Georgia Department of Community Health, Office of Inspector General. "Georgia Caregiver Portal." dch.georgia.gov/office-inspector-general/georgia-caregiver-portal

Household employers and health aides

Internal Revenue Service. Publication 926, Household Employer's Tax Guide (2026). irs.gov/publications/p926

Families who employ a direct care worker may need to follow federal minimum wage and overtime rules, including overtime above 40 hours a week

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

Paying by check or transfer so there is a record

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

6. Checking a Provider

Georgia: complaints about any provider licensed through DCH Healthcare Facility Regulation, 1-800-878-6442

Georgia Department of Community Health. "Healthcare Facility Regulation: Complaints." dch.georgia.gov/node/9751

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

Care Compare ratings for home health agencies

Centers for Medicare & Medicaid Services. "Home Health Star Ratings." Modified July 10, 2026. cms.gov/medicare/quality/home-health/home-health-star-ratings

Centers for Medicare & Medicaid Services. "CMS Care Compare Empowers Patients When Making Important Health Care Decisions." September 3, 2020. cms.gov/newsroom

9. When Something Is Wrong

Abuse goes to APS; complaints about a licensed provider go to the licensing agency (Georgia: Healthcare Facility Regulation)

National Center on Elder Abuse, U.S. Administration for Community Living. "Suspect Abuse?" ncea.acl.gov/suspectabuse

Georgia Department of Community Health. "Healthcare Facility Regulation: Complaints." dch.georgia.gov/node/9751

A Medicare home health agency must tell patients about the state home health hotline

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)

Adult Protective Services, finding the state office, and Georgia hours and online form

National Adult Protective Services Association. "Help in Your Area." napsa-now.org/help-in-your-area

State of Georgia. "Report Elder Abuse." [Georgia.gov](https://georgia.gov/report-elder-abuse), last updated June 2026. georgia.gov/report-elder-abuse

Georgia Department of Human Services, Division of Aging Services. "Adult Protective Services." aging.georgia.gov/adult-protective-services

10. When Home Care Is the Wrong Answer

Independent living, assisted living, memory care, and nursing homes

Kate Van Dis. "What Is Independent Living?" National Council on Aging, NCOA Adviser, September 7, 2023.

ncoa.org/adviser/local-care/independent-living

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

Alzheimer's Association. "Long-Term Care." alz.org/help-support/caregiving/care-options/long-term-care

Medicare.gov. "Nursing Home Care."

medicare.gov/coverage/nursing-home-care

Where to Get Help

Eldercare Locator number and hours

Eldercare Locator, U.S. Administration for Community Living. "Contact Information."

eldercare.acl.gov/Public/About/Contact_Info/Index.aspx

Eldercare Locator, U.S. Administration for Community Living.

"About." eldercare.acl.gov/Public/About/Index.aspx

988 by call, text, or chat

988 Suicide and Crisis Lifeline. "Get Help."

988lifeline.org/get-help

Substance Abuse and Mental Health Services Administration.

"Crisis Help." Updated June 3, 2026.

samhsa.gov/find-support/in-crisis

SHIP

State Health Insurance Assistance Program. "About SHIP."
shiphelp.org/about-ship

Adult Protective Services through the Eldercare Locator or NAPSA; Georgia routes and hours

National Adult Protective Services Association. "Help in Your
Area." napsa-now.org/help-in-your-area

State of Georgia. "Report Elder Abuse." Georgia.gov, last
updated June 2026. Georgia.gov/report-elder-abuse

Georgia Department of Human Services, Division of Aging
Services. "Adult Protective Services."
aging.Georgia.gov/adult-protective-services