



Paying Kids As Caregivers

Q: Can I hire my children to take care of me?

A: In some cases, yes. The state has proposed allowing children, for the first time, to be paid for providing eldercare services for their parents as part of the MassHealth Personal Care Attendant (PCA) program. The PCA program provides care to more than 12,000 disabled and elderly persons. Elders hire their own workers to provide for their personal care needs, like eating, bathing, dressing, etc. In the past, if an elder enrolled in the PCA program, he or she could not hire a spouse, a child, a parent, a son-in-law, or daughter-in-law. But under new rules expected to take effect by March 1, 2006, a disabled person or elder will be allowed to hire their children, or son and daughter-in-law, as a paid caregiver. The only people still not allowed to be paid caregivers are spouses, an adoptive parent, or the parent of a minor.

This change in state policy will also apply to the new "Caring Homes" program, which allows a family member to take a disabled elderly relative into their home to care for them. Caring Homes is a new MassHealth program targeted to elders who are considered nursing home eligible, but who could be kept at home. Family members--except for spouses--can be paid as a host family for the Caring Homes program.

Allowing family members to be paid caregivers is a major policy shift for the state. It is likely to make programs like PCA much more popular with elders, because they will be cared for by loved ones, instead of hired strangers. By paying family members, the state is helping to ensure that we do not run out of caregivers. It should also be attractive to ethnic families who have a strong preference to "take care of their own" and not turn to strangers for help.

Many older people with limited incomes do not know about the PCA program. Only one-third of the people enrolled in the PCA program are seniors. The average annual cost of their care came to \$18,856, far more than the standard home care program, which provides less than \$2,900 worth of care a year. The state spent \$222 million on the PCA program in 2004.

Although spouses in Massachusetts cannot be paid caregivers, that barrier has been removed in several states, including Vermont, where the federal government has agreed to let Vermont pay spouses to be caregivers. As the word spreads in our state that children can be caregivers, it is expected to make the PCA program even more popular than it is today--which is good news for taxpayers--since the cost of the PCA program is about 37% of the cost of a nursing home.

The state's decision to allow children as caregivers is a "family-friendly" policy that encourages loved ones to help keep an elderly relative living in the community, and will help reduce our over-reliance on nursing homes. For more information about the PCA program, call 1-800 Age Info, and press "3" to talk to your local age information center.