



The Impact of Custodial Care

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DESCRIPTION

Custodial care is delivered by people who are not medical experts. These folks assist seniors with medical, physical, or mental impairments with everyday duties such as eating and bathing that they would otherwise be unable to complete on their own. While professional care is preferred, custodial care can be done by caregivers with no formal nursing or personal support care training. No formal training is required because these chores are frequently normal tasks like eating, bathing, assistance with mobility, and using the toilet. Assisted living aides or in-home caregivers with or without nursing training typically provide custodial care. The fees are occasionally covered by Medicaid or insurance, but only if they are in a nursing facility.

Some people with specific medical, physical, or mental impairments cannot conduct daily activities on their own and require assistance. These activities, like as eating, going to the bathroom, bathing, dressing or getting out of bed, moving around, and so on, can be properly and safely performed by caretakers who lack medical or nursing training. Custodial care refers to beneficiaries who are in the care of non-medical aides. Skilled care, on the other hand, can only be administered by or under the supervision of licensed and qualified medical professionals. Someone in need of professional care could be receiving physical therapy, recovering from an injury, needing intravenous injections, or needing catheter care, among other things.

Custodial care is a type of long-term care that can be provided at a nursing home or at home. In-home caregivers or assisted living assistants can meet the majority of custodial care demands. Custodial care can be expensive, thus it's normally paid for using personal assets and savings. Medicare, Medicaid, or private insurance may provide additional coverage for the expense of long-term care. Custodial care is described as "non-skilled personal care, such as assistance with activities of daily living such as washing, dressing, eating, getting in and out of a bed or chair, moving around, and using the restroom" by Medicare. Custodial care also includes administering eye drops or

otherwise taking care of health-related issues that most people can handle on their own, according to Medicare.

The definition of custodial care is quite important. Because, as Medicare says, custodial care is not covered by Medicare, it's crucial to understand how it's defined. Custodial care is not covered by Medicare, even if it is needed for a short time or for a limited amount of time, and even if it is necessary because you cannot function without it. Custodial care is not only covered by Medicare, but it is also not covered by most other insurance companies. Custodial care is often not covered by Medicare Advantage plans, Medigap plans, or commercial health insurance carriers. Those who require custodial care are left in a terrible predicament. Getting this type of care when you need it is not optional, but it is incredibly costly if it is not covered by insurance.

Many people who require long-term care will pay thousands of dollars each month for care in a nursing home or at home from a healthcare aide who provides in-home long-term care services. Money can run out quickly, and individuals who spend a fortune on custodial care will, in most cases, find themselves having spent their whole life savings in a matter of months. Money and assets that were supposed to be left as a legacy for loved ones will instead be used to pay for long-term care.

paying for long-term care insurance policy is one way to attempt to avoid this, but long-term care insurance is frequently excessively expensive especially as you get older. The policies may also contain daily limits on the quantity of coverage they pay for or other exclusions that render them insufficient for paying for the type of treatment required. Because of the high costs of long-term care and the limited alternatives for obtaining a third-party payer, Medicaid eligibility becomes critical. Medicaid will cover nursing home care or home healthcare assistants in some instances, but you must ensure that your assets are preserved so that your wealth does not disqualify you from receiving means-tested Medicaid benefits. By taking efforts to protect your assets before you require Medicaid to cover the costs of your nursing home care, a competent attorney can assist you avoid having to impoverish yourself.

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