

# Making Sense of Professional Credentials & Designations



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**Senior Connection**  
LINKING PEOPLE & SERVICES

Area Agency on Aging  
For San Luis Obispo and Santa Barbara Counties



**Who can I trust?** For many seniors this important question has become more and more challenging. In the past, credentials were a simple tool for a person to distinguish which professional had the knowledge, experience and ethical oversight they could trust. Modern marketing has made this difficult. There are many different credentials being promoted by many organizations, each one implying that the professional has superior skills or trustworthiness. How can one know the if they want a Certified Financial Planner, Chartered Financial Planning Counselor, or a Chartered Retirement Planning Specialist to help them manage their retirement funds? Is the Certified Public Accountant that does my taxes qualified? What does it mean to be a Certified Senior Advisor or a Certified Care Manager? How do I know if the certification is still valid?

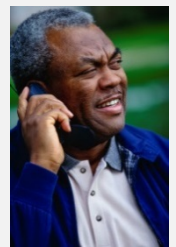
This publication is a good place to start when evaluating the various credentials frequently held by professionals who serve seniors. It is a quick reference tool for the key characteristics of these credentials including the accrediting body, education requirements and renewal period. The information can provide an initial base for evaluating a professional's credentials.

It is important to note that the charts are not a complete list of credentials used by professionals in any of the areas. Senior Connection does not endorse any of the credentials listed. Senior Connection recommends doing independent research and verification before deciding on a professional service provider.

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**This publication was developed by the Project Advisory Council for Senior Connection. Senior Connection is the Area Agency on Aging funded information and referral program for senior citizens their loved ones and caregivers in San Luis Obispo and Santa Barbara Counties. For more information on this topic or help finding resources or referrals for a senior citizen contact Senior Connection at 800-510-2020 or on the web at [centralcoastseniors.org/question](http://centralcoastseniors.org/question)**



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# Key

Name and contact information for the granting organization

Initials- Full Title

Minimum Education Required

Credential renewal period and required continuing education

Minimum Work Experience Required

Additional educational course work for the credential

Designation	L	Minimum Education	Work Exp.	Additional Education	Exam	Back ground	Renewal
<b>HHA- Home Health Aide</b> CA Department of Public Health <a href="http://www.cdph.ca.gov">http://www.cdph.ca.gov</a> (916) 327-2445  Home Health Aide means an aide who has successfully completed a state-approved training program, is employed by a home health agency or hospice program, and provides personal care services in the patient's home.	L	None	None	75 Hours	Yes	Yes	2 Years

Brief Description of the purpose for the credential.

The type of connection the credential has to the field.

L= Legally required credential for providing professional services in this area.

D=Direct association between the training and purpose of the credential and the field of services.

R= Relevant association between the training and purpose of the credential and the field of services.

Comprehensive exam required

Criminal background check required

## Care/ Case Management

Care/ Case Management- The following designations are relevant to professionals who develop and monitor plans for the care and safety of a senior citizen including establishing in home care plans, facility placement, coordinating medical care, advocating for the elder and obtaining appropriate professional services.

Designation		Minimum		Additional Education	Exam	Back ground	Renewal
		Education	Work Exp.				
<p><b>CMC-</b> Certified Care Manager Nat. Academy of Certified Care Managers <a href="http://www.naccm.net">www.naccm.net</a></p> <p>Certified Care Managers are certified to perform the following core functions 1)Assess and identify client strengths, needs, concerns, and preferences, 2)Establish goals and a plan of care, 3) Implement care plan, 4) Manage and monitor the ongoing provision of and need for care. 5) Ensure professional practice including advocacy for client autonomy.</p>	D	Masters Degree  or Bachelors Degree  or Associates Degree/ RN Cert.	2 Years Supervised Experience  or 3 Years Supervised Experience  or 5 Years Supervised Experience	None	Yes	Yes	3 Years 45 CEUs
<p><b>LCSW-</b> Licensed Clinical Social Worker Board of Behavioral Sciences <a href="http://www.bbs.ca.gov">www.bbs.ca.gov</a> (916) 574-7830</p> <p>A licensed clinical social worker is qualified to help people achieve more adequate, satisfying, and productive social adjustments though a variety of means including counseling and case management.</p>	D	Masters Degree	3200 supervised hours	75 Hours	Yes	Yes	2 Years 36 CEU
<p><b>RN-</b> Registered Nurse Board of Registered Nursing <a href="http://www.rn.ca.gov">www.rn.ca.gov</a> (916) 322-3350</p> <p>A Registered Nurse is qualified to assist people with the daily difficulties of living with health problems or illness- including basic health care treatments.</p>	R	Associates Degree	Yes	360 hours	Yes	Yes	2 Years 30 CEUs
<p><b>CSA-</b> Certified Senior Advisor Society of Certified Senior Advisors <a href="http://www.csa.us">www.csa.us</a> 800-653-1785</p> <p>CSA training helps professionals to recognize what's important to seniors and have better relationship building skills – essentials to earning credibility and developing an effective marketing plan for the senior market.</p>	R	None	None	Optional Courses	Yes	Yes	3 years 30 CEUs

## Home Health Care and Hospice

The following designations pertain to professionals who provide medical home health care and skilled medical services.  
**State laws require that home health services be provided by an appropriately credentialed professional.**

Designation		Minimum		Additional Education	Exam	Back ground	Renewal
		Education	Work Exp.				
<p><b>HHA- Home Health Aide</b>                      CA Department of Public Health  <a href="http://www.cdph.ca.gov">http://www.cdph.ca.gov</a>                      (916) 327-2445</p> <p>Home Health Aide means an aide who has successfully completed a state-approved training program, is employed by a home health agency or hospice program, and provides personal care services in the patient's home.</p>	L	None	None	75 Hours	Yes	Yes	2 Years
<p><b>LCSW- Licensed Clinical Social Worker</b>                      Board of Behavioral Sciences  <a href="http://www.bbs.ca.gov">www.bbs.ca.gov</a>                      (916) 574-7830</p> <p>The practice of clinical social work is defined as a service in which a special knowledge of social resources, human capabilities, and the part that unconscious motivation plays in determining behavior, is directed at helping people to achieve more adequate, satisfying, and productive social adjustments.</p>	L	Masters Degree	3200 supervised hours	75 Hours	Yes	Yes	2 Years 36 CEU
<p><b>OT- Occupational Therapist</b>                      Board of Occupational Therapy  <a href="http://www.bot.ca.gov/">www.bot.ca.gov/</a>                      (916) 263-2294</p> <p>Advise people on ways to surmount their disabilities or medical conditions to do everyday things.</p>	L	Masters Degree	24 weeks	None	Yes	Yes	2 Years 24 PDU (CEUs)
<p><b>RN- Registered Nurse</b>                      Board of Registered Nursing  <a href="http://www.rn.ca.gov">www.rn.ca.gov</a>                      (916) 322-3350</p> <p>A Registered Nurse is qualified to assist people with the daily difficulties of living with health problems or illness- including basic health care treatments.</p>	L	Associates Degree	Yes	360 Hours	Yes	Yes	2 Years 30 CEUs

## Home Care (Non Medical)

In-Home Care- The following designations are relevant to professionals who can provide non-medical in- home care.

Designation		Minimum		Ed Hours	Exam	Back ground	Renewal
		Education	Work Exp.				
<p><b>HHA- Home Health Aide</b> CA Department of Public Health <a href="http://www.cdph.ca.gov">www.cdph.ca.gov</a> (916) 327-2445</p> <p>Home Health Aide means an aide who has successfully completed a state-approved training program, is employed by a home health agency or hospice program, and provides personal care services in the patient's home.</p>	D	None	None	75 Hours	Yes	Yes	2 Years
<p><b>CNA- Certified Nurse's Assistant</b> CA Department of Public Health <a href="http://www.cdph.ca.gov">www.cdph.ca.gov</a> (916) 327-2445</p> <p>Certified nurse assistant is certified to perform basic patient care services directed at the safety, comfort, personal hygiene, and protection of patients in a licensed health care facility. These services shall not include any services which may only be performed by a licensed person.</p>	R	None	100 Hours	60 Hours	Yes	Yes	2 Years
<p><b>RMA or CMA- Medical Assistant*</b> American Medical Technologists <a href="http://www.amt1.com">www.amt1.com</a> (847) 823-5169</p> <p>CA Certifying Board of Medical Assistants <a href="http://www.ccbma.org">www.ccbma.org</a> (866) 622-2262</p> <p>American Association of Medical Assistants <a href="http://www.aama-ntl.org">www.aama-ntl.org</a> (312) 424-3100</p> <p>Certified medical assistants can perform non-invasive routine technical support services under the direct supervision of a licensed physician and surgeon, podiatrist, physician assistant, nurse practitioner, or nurse midwife in a medical office or clinic setting.</p>	R	None	None	720 Hours	Yes	No	5 Years 60 CEUs
<p>* The Medical Board of California recognizes certifications from all three bodies. Each one has slightly different criteria. The information in the chart above is a general summary of the minimum qualifications. Contact each granting body for an accurate description of the criteria.</p>							

## Home Safety/ Modifications

Home Safety Assessment/ Modification- The following designations are relevant to professional services to identify home safety problems and recommend solutions.

Designation		Minimum		Additional Education	Exam	Back ground	Renewal
		Education	Work Exp.				
<b>OT- Occupational Therapist</b> Board of Occupational Therapy <a href="http://www.bot.ca.gov">www.bot.ca.gov</a> (916) 263-2294  Advise people on ways to surmount their disabilities or medical conditions to do everyday things.	D	Masters Degree	24 weeks	None	Yes	Yes	2 Years
<b>RN- Registered Nurse</b> Board of Registered Nursing <a href="http://www.rn.ca.gov">www.rn.ca.gov</a> (916) 322-3350  A Registered Nurse is qualified to assist people with the daily difficulties of living with health problems or illness- including basic health care treatments.	R	Associates Degree	Yes	360 Hours	Yes	Yes	2 Years 30 CEUs
<b>CAPS Certified Aging in Place Specialist</b> National Association of Home Builders <a href="http://www.nahb.org">www.nahb.org</a> 800-368-5242  The Certified Aging-in-Place Specialist (CAPS) designation program teaches the technical, business management, and customer service skills essential to competing in the fastest growing segment of the residential remodeling industry: home modifications for the aging-in-place.+	R	None	None	18 hours	No	No	3 Years 12 CEUs
<b>CMC- Certified Care Manager</b> Nat. Academy of Certified Care Managers <a href="http://www.naccm.net">www.naccm.net</a>  Certified Care Managers are certified to perform the following core functions 1)Assess and identify client strengths, needs, concerns, and preferences, 2)Establish goals and a plan of care, 3) Implement care plan, 4) Manage and monitor the ongoing provision of and need for care. 5) Ensure professional practice including advocacy for client autonomy.	R	Masters Degree  or Bachelors Degree  or Associates Degree/ RN Cert.	2 Years Supervised Experience or 3 Years Supervised Experience or 5 Years Supervised Experience	None	Yes	Yes	3 Years 45 CEUs

## Health Insurance

Health Insurance- The following designations are relevant to advising people on health insurance options.

Designation		Minimum		Additional Education	Exam	Back ground	Renewal
		Education	Work Exp.				
<b>Registered HICAP Counselor</b> California Department of Aging <a href="http://www.aging.ca.gov/hicap">www.aging.ca.gov/hicap</a> 800-434-0222  HICAP Counselors are registered to help Medicare beneficiaries make choices about how they receive parts of the Medicare health insurance, prescription drugs and health care services.	L	None	None	40 Hours	Yes	Yes	1 Year 40 CEUs
<b>Licensed Accident and Health Agent</b> CA Department of Insurance <a href="http://www.insurance.ca.gov">www.insurance.ca.gov</a>  Required license to sell accident and health insurance policies.	L	None	None	32 Hours	Yes	Yes	2 Years 24 CEUs
<b>CEC- Certified Enrollment Counselor</b> Covered California coveredca.com 800-300-1506  Certified to assist people in enrolling for subsidized health insurance on the state health insurance exchange.	L	None	None	20 Hours	Yes	Yes	1 Year



## Daily Money Management/ Fiduciary

Finances and Daily Money Management- The following designations are relevant to qualifications for providing assistance with maintaining a budget, paying bills on time and tracking expenses. May include serving as POA, Conservator, or Guardian. **State laws require that professional providing financial management for more than 2 unrelated persons carry specific credentials.**

Designation		Minimum		Additional Education	Exam	Back ground	Renewal
		Education	Work Exp.				
<b>CPA-</b> Certified Public Accountant CA Board of Accountancy <a href="http://www.dca.ca.gov/cba/">www.dca.ca.gov/cba/</a> (916) 263-3675  C.P.A.s handle a wide variety of responsibilities related to financial affairs, such as taxes and financial planning	L	Bachelors Degree including 78 Units in Business and Accounting	1 Year	None	Yes	Yes	2 Years 80 CEUs
<b>Esq,-</b> Licensed Attorney California Bar Association <a href="http://www.calbar.ca.gov">www.calbar.ca.gov</a>  Licensed to practice law in the state of California.	L	J.D Degree or 4 years of law school	None	None	Yes	Yes	3 Years 25 CEUs
<b>LPF-</b> Licensed Professional Fiduciary California Professional Fiduciaries Bureau <a href="http://www.fiduciary.ca.gov">www.fiduciary.ca.gov</a> (916) 574-7340  Professional fiduciaries manage matters for clients including daily care, housing and medical needs, and also offer financial management services ranging from basic bill paying to estate and investment management.	L	Bachelors Degree or Work Exp.	5 Years	30 Hours	Yes	Yes	2 Years 30 CEUs

## Financial/ Investment Advisors

Financial Advisor- The following designations are relevant to services for recommending investment decisions and strategies.

Designation		Minimum		Additional Education	Exam	Back ground	Renewal
		Education	Work Exp.				
<b>CFA-</b> Chartered Financial Analyst CFA Institute <a href="http://www.cfainstitute.org">www.cfainstitute.org</a> (800) 247-8132  Trained in investment decision-making and strategy, portfolio and wealth management, institutional investing, and investment analysis.	D	Bachelors Degree or Work exp.	4 Years	None-Successful CFA average 900 hours study	Yes	No	3 Years 45 CEUs
<b>CFP-</b> Certified Financial Planner Financial Planning Associates <a href="http://www.cfp.net">www.cfp.net</a> 800-487-1497  Provides information on investment opportunities.	D	Bachelors Degree	2-3 Years	270 Hours	Yes	Yes	2 Years 30 CEUs
<b>CFPC-</b> Chartered Financial Planning Counselor College for Financial Planning <a href="http://www.cffpinfo.com">www.cffpinfo.com</a> 800.237.9990  CFPC ‘s have successfully completed a course on creating a “road map to retirement,”	R	None	None	45 Hours	Yes	No	2 Years
<b>CRPS-</b> Chartered Retirement Plans Specialist College for Financial Planning <a href="http://www.cffpinfo.com">www.cffpinfo.com</a> 800.237.9990  CRPS have successfully completed a course on recommended implementation techniques that can be executed into well-structured, company-appropriate retirement plans.	R	None	None	45 Hours	Yes	No	2 Years
<b>CSA-</b> Certified Senior Advisor Society of Certified Senior Advisors <a href="http://www.csa.us">www.csa.us</a> 800-653-1785  CSA training helps professionals to recognize what’s important to seniors and have better relationship building skills – essentials to earning credibility and developing an effective marketing plan for the senior market.	R	None	None	Optional Courses	Yes	Yes	3 years 30 CEUs

## Legal/ Estate Planning

Legal/ Estate Planning- The following designations are relevant for advice and services regarding the collection of preparation tasks that serve to manage an individual's asset base in the event of their incapacitation or death. This includes preparing legal documents such as powers of attorney, advanced healthcare directives, wills and trusts.

Designation		Minimum		Ed Hours	Exam	Back ground	Renewal
		Education	Work Exp.				
<p><b>Esq.</b>- Licensed Attorney California Bar Association <a href="http://www.calbar.ca.gov">www.calbar.ca.gov</a> 213-765-1000</p> <p>Licensed to practice law in the state of California.</p>	<b>L</b>	J.D Degree or 4 years of law school	None	None	Yes	Yes	3 Years 25 CEUs
<p><b>CELA</b>- Certified Elder Law Attorney Nat. Elder Law Foundation <a href="http://www.nelf.org">www.nelf.org</a> (520) 881-1076</p> <p>Accreditation recognized by the American Bar Association and California Bar Association for specialized knowledge and skill in elder law matters including estate planning.</p>	<b>D</b>	J.D Degree or 4 years of law school	5 years practice in good standing + 2400 hours practice in elder law	None	Yes	Yes	5 Years 75 CEUs
<p><b>EPTP</b>- Certified Specialist Estate Planning, Trust and Probate Law CA Bar Association <a href="http://www.calbar.org">www.calbar.org</a> 213-765-1000</p> <p>Certification for specialized knowledge and skill in elder law matters including estate planning.</p>	<b>D</b>	J.D Degree or 4 years of law school	5 Years including specific work in the field	45 Hours	Yes	Yes	3 Years 36 CEUs
<p><b>LDA</b>- Registered Legal Document Assistant County Clerk</p> <p>Legal-document assistants register in the counties that do business. They provide, for compensation, self-help assistance to members of the public who are representing themselves in legal matters. Legal-document and unlawful-detainer assistants can assist you only in the completion, filing, and service of forms under client direction.</p>	<b>R</b>	<p>HS Diploma</p> <p>Or Bachelors Degree</p> <p>Or Paralegal Certificate</p>	<p>2 Years</p> <p>1 Year</p> <p>None</p>	None	No	Yes	2 Years

Free Information and Referrals



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M-F 8AM-5PM

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