



It's important to know the difference between hiring independently and going through an agency registry or hiring independently. Sometimes the word "agency" is used as an umbrella term to refer to all kinds of in-home care providers, but in-home care agencies and registries are different. And independent caregivers are another category altogether.

Agency In-Home Care Explained

In-home care agencies offer a selection of caregivers trained to provide a wide range of services. When you first speak to an intake coordinator for an in-home care agency, you'll be asked to describe the level of care your loved one may need; typically a caregiver who provides personal care, which includes bathing and toileting, is paid a higher rate than a caregiver who provides help such as shopping, cooking, and companionship. Agencies can also provide overnight or live-in care and some agencies offer on-call in-home caregivers to come to your home just when you need a break, which is known as respite care.

You'll also be asked to describe the tasks you think you might wish the caregiver to perform, the hours you'd like help, whether you need the caregiver to drive, and other details. A Home Care company usually offers a free care assessment that is performed in the residence where the aging loved one lives to introduce the company and discover how they can best assist.

What an In-Home Care Agency Does

Payroll:

An in-home care agency is the employer of record. Agencies are responsible for hiring and paying the caregiver and for scheduling hours. You can expect an agency to provide more training, screening, and supervision of individual caregivers than with any other form of hiring.

Bonding and insurance:

Most agencies carry insurance that protects you from liability if the caregiver is injured in your home.

Background checks:

Agencies conduct thorough background checks on all workers, and you can ask to see the results on a caregiver before you hire.

Licensing:

Home-care agencies in California are not state licensed as of yet (though legislation may change) but those that uphold the highest standards are certified through organizations like: California Health Services at Home (CAHSAH) or American Board of Home Care. Another benefit of

agencies is that they provide supervisory visits to enforce standards and bring a higher level of accountability with caregivers.

Taxes:

The agency is responsible for withholding social security, unemployment, and other taxes; keeping records; and providing the caregiver with tax information at the end of the year. California Labor laws stipulate that if ‘you give someone a schedule and supervise them’ they are considered “Employee’s” and YOU are the employer responsible for taxes paid or UNPAID.

Determining duties:

In your initial consultation with an agency, you'll have a chance to explain exactly what duties you wish your caregiver to perform. You'll also be able to explain any personal characteristics that are important to your loved one. The agency will then present you with several possible caregivers and help you decide on a good fit.

Behavior issues and complaints:

The agency is responsible for handling any issues that come up regarding caregiver behavior and training. In other words, if you're unhappy with your caregiver, you don't have to speak with her directly, if that's uncomfortable for you. You can report the problem to a manager.

Back-up care:

Agencies can provide a substitute caregiver if your in-home caregiver is sick, injured, or goes on vacation.

What an In-Home Care Agency Doesn't Do

Nursing care:

Most home care companies are not allowed to perform ‘Skilled Medical Procedures’ that includes: injections, sterile wound care, catheter insertion and cleaning, medicines down a feeding tube or IV inserting. Established in-home care agencies can give good referrals for these skilled medical procedures through ‘Home Health Care Companies’.

Time off/vacations:

If your loved one travels, visits other family members, goes on vacation, goes into the hospital, or otherwise requires that the caregiver take a break from employment, you may wish to offer your caregiver vacation pay if you don't want her to go to work for another family. Some agencies offer vacation pay, but most do not. You'll be responsible for making decisions about compensation.

Specific Issues When Hiring an In-Home Care Agency

Once you decide to work with an agency and sign a contract, you will usually not be allowed to switch to employing that caregiver directly. In some cases, you can directly hire a caregiver who has left an agency, but only after a specified amount of time has passed.

How to Choose an In-Home Care Agency

Selecting an agency is a process. You'll want to find one that offers caregivers who meet your needs and whose management style is a comfortable fit for you, as this is likely to be a long relationship. Some agencies are small and locally based; others are local branches of larger regional or national agencies.

What is a Home Care Registry?

Think of a registry as a staffing agency, much like any other employment service. An in-home care registry usually doesn't employ the caregiver; it acts as a referral service -- it will help you find caregivers in your area and will collect a referral fee for matching you up. Requirements for registries vary by state.

What an In-Home Registry Does

Bonding and insurance:

Most in-home care registries are bonded. Some registries require that caregivers listed with them carry malpractice insurance. However, this is worth checking specifically with the caregiver.

Licensing:

In some cases, a registry may have gone through the process of licensing with the state, but many have not. The individual caregiver you hire may be licensed if they are a Certified Nurse Assistant, Home Health Aide, Occupational Therapist or Physical Therapist. Most registries do not carry liability/ bonding or workman's compensation for the individual caregivers.

Screening and background checks:

Like employment agencies, registries do screen the caregivers they list, but there's a great deal of variation in how thoroughly they perform background checks. Some are extremely thorough, checking everything from driving records to references. Others do little beyond verifying a caregiver's identity. If you work with a registry, be sure to understand what screening it provides, and consider whether you might also want to perform your own background check on the caregiver.

Matching caregivers to families:

For you, seeking care through a registry means that you can retain the services of a specific caregiver who is a good fit for your family's needs. For the caregiver, a registry means he or she will choose the families he or she works with -- and won't get sent out on varying assignments. Be sure to ask lots of questions to ensure a good match, and expect that caregivers placed through a registry will interview you as you are interviewing them.

Determining duties:

If you place a listing with a registry, you'll have a chance to list the tasks and responsibilities you want your caregiver to take on. Some registries will take the additional step of handling the initial communication with the caregiver, but usually this falls to you.

What an In-Home Registry Doesn't Do

Taxes:

Registries typically do not handle taxes. The caregiver is an independent contractor and is responsible for his or her own taxes and worker's comp. It's important to be aware that if the caregiver DOESN'T pay their taxes, the IRS can come after you for their unpaid taxes and this has happened in the courts of San Diego.

Scheduling:

In most cases, the registry provides the referral, and after that it's up to you and the caregiver to negotiate schedule and duties. At this California Labor Laws consider you the 'Employer'.

Behavior issues and complaints:

Once the caregiver begins working, you'll be responsible for dealing with any problems or issues that come up. Some registries will follow up periodically to ensure that the match was successful but that may never happen or be once only at best.

Time off/vacations:

If your loved one travels to visit other family members, goes on vacation, or otherwise requires that the caregiver take a break, you're responsible for discussing compensation with the caregiver, and negotiating as to whether the caregiver can take other work in the interim. Also, if your caregiver takes a vacation or break, you'll need to find back-up coverage during that time.

Hiring a Independent Caregiver

Due to the higher cost of hiring a caregiver through an agency or registry, many people choose to hire a caregiver independently through local job listings or personal referrals. If you choose to hire independently, you'll want to be prepared to take care of the tasks that an agency or registry would perform for you. These include researching potential caregivers' backgrounds, setting pay rates, determining duties to be performed, and handling all the responsibilities that come with being an employer.

Independent In-Home Care Issues to Consider

Screening:

When it comes to screening, you'll be on your own if you're hiring an independent caregiver. You'll want to run a fingerprint-based background check plus checks on credit history, driving record, drug screening, and sexual offender databases. You'll also need to check personal references, and, if the person has specific healthcare training, you'll want to verify those credentials. You can get help with these background checks through online services such as [c3 Intelligence](#), [Intelius](#), or [LexisNexis](#).

Taxes:

As your caregiver's employer, you're required to set up a tax withholding system so that you and your employee are paying all legally required taxes. It's best not to give in to the temptation to pay a caregiver under the table; if the IRS discovers the relationship, you will be responsible for back taxes, with interest, and possibly penalties.

Legal protection:

Because the caregiver is your employee, you could be liable to pay medical costs and disability if your caregiver suffers an accident or injury on the job. Some caregivers carry their own insurance, but this is rare. Best to discuss this issue up front.

Discipline and firing:

Should the worst happen and behavior issues occur, you'll be the one communicating with your caregiver or terminating her employment. You'll also be the one dealing with any more serious issues, such as theft or fraud.

Back-up care:

You'll want to set up your own arrangements for back-up care for days when your caregiver is ill or needs to take a day off.

Time off/vacations:

If your loved one travels, visits other family members, goes on vacation, or otherwise requires that the caregiver take a break from employment, you're responsible for making decisions about compensation and whether the caregiver can take other work in the interim.

At Reliant In-Home Care we believe that being well informed will help you make the best decisions when it comes to planning the care needs of those you love. We are here for you and happy to answer any questions you may have.

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