



A Plan For Senior Care's Guide For Interviewing Home Care Agencies

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Your first step in making an educated decision in finding your loved one's best fit for home care is to interview some agencies. Below are some ideas of questions for you to ask. Licensed agencies will screen, select, train and supervise the caregiver they provide for you. Remember, you know your loved one best, so trust your judgment.

Home Care Agency _____ **Contact Phone**
Number _____

Qualifications of the Agency

- Discuss the agency's licensing, certifications and any accreditations.
- How long has the agency been in business and what is the size of the agency?
- Who will be handling my account? If I am displeased with the service, who do I call?
- How are problems addressed and resolved?
- Are agency personnel covered by professional liability, Workman's compensation insurance, and dishonesty bond?

Costs

- Is there a fee for your assessment?
- Is there a minimum of hours required and is there a contract required?
- What are your fees and hourly rates?
- In the event of termination, how much notice must be given?
- How does your billing work?
- Are payroll taxes, social security, Medicare and state disability contributions made by the agency for me or am I responsible for them?
- Can you bill my long-term care insurance directly?

Caregivers

- What are your hiring requirements and screening processes?
- What qualifications does the caregiver have?
- What is the training provided to the caregiver and do you provide ongoing education?
- Will a supervisor from the agency be checking in to make sure everything is ok?
- How does the agency supervise the caregiver?
- Can my loved on meet the caregiver first?
- What if I would like to change caregivers?
- Does the caregiver drive? Do you require DMV checks or violations?
- Are references given that I can call?

Patient Care Plan

- Who does the assessment?
- Do you work with difficult cases?
- Do you provide a list of the caregiver responsibilities and put a care plan in place?
- What activities and care are going to be included?
- What are the limitations of care performed? What emergency procedures will be in place?

What Makes Your Agency Unique?

Hiring Your Own Caregiver

Often families prefer to hire a caregiver privately through their resources to save on costs. Hiring privately is less expensive than hiring a caregiver through an agency regarding the caregivers' hourly pay. Although you must know, there are fees and employment laws that are the family's responsibility as the employer of the caregiver. Often these costs bring the hourly price back up or close to the cost of going through an agency. Below are some of the main guidelines for you to consider when making this decision. It is best to speak to your accountant or attorney for complete advice on this matter.

Employer Responsibilities

- To hire and fire the caregiver
- Depending on the care needed for the senior, proper caregiving training is often critical to providing appropriate and safe care.
- It is important to know the caregiver's identity, immigration status, felony records if any. It is wise to have a 50 state background check done and confirm the caregiver's identity.
- To provide a reliever if the caregiver has last minute emergencies or needs time off.
- Provide professional liability coverage.
- Pay the worker directly and negotiate pay rate.
- Resolve problems and concerns with the caregiver.
- You will manage and coordinate services and the care plan

State Guidelines

Check with your individual state for their employer laws and tax regulations

- Withhold and pay state employment taxes for the caregiver.

IRS Guidelines (some but not all)

- Withhold and pay Federal employment taxes for the caregiver.
- Obtain, a Federal Employer Identification number from the IRS.
- It is your responsibility to pay state unemployment tax contributions. If you lay off the caregiver, he/she is entitled to state unemployment.
- File a Schedule H (Household Employer Taxes with your Federal income tax return (Form 1040).
- Provide a W-2 (Wage and Tax Statement) to the caregiver at the end of the year.
- File Form W-3 (Transmittal of Wage and Tax Statements)
- Verify Form I-9 (Employment Eligibility Verification) to establish that the caregiver is legally allowed to work.
- Provide Workers Compensation insurance coverage. In the event the caregiver is injured, they can file a claim. If you do not have this coverage, you are financially liable for his/her injuries.

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