

Selecting an In Home Caregiver

So the “Aha” moment arrives. Circumstances make you realize two things. 1) I’m not as young as I used to be, and 2.) “Old age ain’t for sissies” as the great Bette Davis once said.

Gradually, or sometimes suddenly, it happens... we can’t keep up with household chores, we can’t see the street signs to drive safely, we give up cooking or we can’t walk without holding on to the furniture. And it begins, a nagging fear that we’re losing our independence. In fact, loss of independence is the biggest fear among seniors. So what is the typical senior response? Pull ourselves up by the bootstraps and keep on going, of course! Call in the kids to help out! They’re supposed to take care of us in our old age, aren’t they? Unfortunately, the kids have spouses and children of their own. And they have full time jobs, not to mention they live out of town. It’s time for a new strategy.

Many seniors are finding the solution to remaining independent at home lies outside the family circle with paid caregivers. Most seniors find caregivers in two ways. The old way is to run a classified ad or hire through a temporary service. The senior bears all the “employer” responsibility for this kind of caregiver.

It’s recommended that seniors and/or their family members ask the following questions of independent caregivers as they apply to your situation:

1. What client references can you provide?
2. What is your experience/background?
3. Do you have any certificates or training? Is it current?
4. Have you worked with (Alzheimer’s disease, cancer, etc)?
5. What would you do if I had medical emergency?
6. How much notice would I have if you could not come in for a day? Can you arrange your own substitutes?
7. How do I contact you?
8. Have you ever been convicted of a crime?
9. Are you bonded?
10. Do you have liability insurance?
11. Is your driver’s license current? Can you provide a driving record from the DMV?
12. Is your car insurance current? What coverage do you have on your vehicle?

Independent caregivers are usually less expensive but there are certain risks involved in hiring them that the prudent shopper should keep in mind.

- It’s difficult to find the right person.
- You are responsible for checking references offered by the caregiver.
- You are responsible for performing a criminal background check.
- You are usually responsible for finding a replacement if the caregiver is absent
- You bear the burden for withholding payroll taxes, and providing state mandated worker’s compensation coverage.

- You bear the burden for liability problems like theft from or damage to your property.

The new way is to contract with a Companion Care Agency. These private agencies provide “in-home, non-medical care”. The number of agencies is growing quickly to meet the demands of a fast-growing senior population. They provide a wide range of services including light housekeeping, meal preparation, laundry, transportation, shopping & errands, and assistance with personal care. These one-on-one services can continue should the senior move into assisted living or even a nursing facility or hospital.

Companion Care is usually available anywhere from a few hours up to 24 hours a day. Payment is private pay and may be covered by long term care insurance policies. In some cases veterans’ benefits can be used for in-home care.

Some questions you may consider asking an in-home Care agency:

1. Is your agency licensed by the State?
2. Do they have references from other clients?
3. What services will they be providing?
4. What training/experience do the caregivers have?
5. How do they supervise their caregivers?
6. Are the caregivers bonded and covered by workers compensation insurance?
7. How is a schedule for service determined?
8. How do I change the schedule?
9. What if I have a problem with a caregiver?
10. Does the agency have an emergency or after-hours phone number?
11. What are the financial arrangements?
12. Who owns the agency? Is it part of a larger organization?
13. Are the caregivers employees held accountable by the agency?
14. Does the agency carry Professional Liability Insurance?
15. Is the agency genuinely interested in seniors and their community?

The Pros:

- Service is easily customized for each client’s needs
- Extensive hours available
- Staff is screened, trained and supervised
- Agency is responsible for all employer tasks like payroll, taxes, liability insurance, workers compensation, bonding
- Agency is responsible for providing a replacement should the assigned caregiver fail to arrive or need a day off.

This service is more expensive than independent caregivers but the right agency will provide the most customizable, reliable, worry free, in-home service available.



For information about in-home care options contact

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