

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! 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. Steve Everhart, President of The Senior’s Choice explains, “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. These folks are usually less expensive but there’s a lot of risk involved in hiring them,” Everhart says. The downside is:

- It’s difficult to find the right person.
- You are responsible for performing a criminal background check
- You are 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, 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.

Some questions Everhart suggests you ask a Companion Care agency:

1. Do they have references from other clients?
2. What services do they provide?
3. What training/experience do the caregivers have?
4. How do they supervise their caregivers?
5. Are the caregivers bonded and covered by workers compensation insurance?
6. What is the schedule for service?
7. What if I have a problem with a caregiver?
8. Does the agency have an emergency or after-hours phone number?
9. What are the financial arrangements?
10. Who owns the agency? Is it part of a larger organization?
11. Are the caregivers employees held accountable by the agency or are they independent contractors accountable to no one?
12. Does the agency carry Professional Liability Insurance?

The Pros:

- Service is easily customized for each client's needs.
- Extensive hours available.
- Staff is screened 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.

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