

# What to Know When Shopping for Home Care

Professional caregivers can be grouped into three different categories: agency employees (full service agencies), independent contractor with a registry and independent caregivers.

## Full Service Agencies

Most agencies hire caregivers and will screen, train, bond and insure them. They are employees of the individual company for whom they work. The agency is responsible for withholding taxes and all other employment obligations such as workers' compensation, liability coverage, performing criminal background checks and addressing performance issues.

## Independent Contractor with a Registry

An independent contractor with a registry, also known as a referral agency, is recruited, screened and referred to the consumer who is the older adult. The consumer becomes the employer and is responsible for all employment responsibilities such as hiring, scheduling, handling performance issues and paying federal and state payroll taxes. The consumer assumes the risk as the employer since the independent contractor will not be covered by workers' compensation, liability and bond insurance. While the contractor may have had a criminal background check and reference checks, it is likely they are not receiving support, training and continuing education, nor is a replacement caregiver available should the contractor be sick.

## Independent Caregivers

Independent caregivers can be hired privately by the consumer. They may have a criminal background and reference checks at the expense of the consumer. The consumer becomes the employer and is responsible for all employment responsibilities such as hiring, scheduling, handling performance issues and paying federal and state payroll taxes. The independent contractor will not be covered by workers' compensation, liability and bond insurance. The independent caregiver does not receive support, training and continuing education, nor is a replacement caregiver available should the independent caregiver become sick.

## Questions to ask a non-medical home care service provider:

- Is the individual an agency employee (recommended arrangement), an independent contractor with a registry or are they working on their own/independent?
- Have the caregivers been trained?
  - By whom?
  - Extent of training?
  - What type of dementia or Alzheimer's training is conducted?
  - Does the agency train all their caregivers?
- Have the agency's caregivers passed criminal background checks, drug screening and have personal references been secured on all caregivers?
- Are the caregivers bonded and insured? This means the company covers claims and insurance, so the home owner is not liable should something happen.
- Does the caregiver have workers' compensation coverage?
- Does the agency offer back-up/replacement caregivers?
- What restrictions (if any) apply to the services provided?
  - Are there shift minimums?
  - Weight Restrictions?
- How much notice does the agency need to begin or cancel service?
- What is the cost of service?
- Does the agency maintain a quality assurance or supervisory program?
- What is the agency's communication policy to keep families informed?
- Is a service deposit required upon signing up?
- Are they complying with AB1217 which was effective January 1, 2016? All Home Care Agencies need to be licensed by the Department of Social Services. To verify the agency has complied, please go to: <https://secure.dss.ca.gov/carefacilitysearch/home/index>. There you can search by agency name or their Home Care Organization number (HCO)