

Finding Care – Hiring Private Caregivers

There are many reasons why individuals and families might choose to hire a caregiver directly. But there can also be more challenges to this sort of care arrangement. As we did in the last section, we will explore the pros and cons of this choice, not only in regards to the getting the care that's needed, but also of managing the associated risk management and employer related issues. Here's the snapshot from the Family Caregiver's Alliance.

Pros:

- *You choose the person you want from a pool you have screened, and you are the “boss”*
- *More flexibility in tasks that can be performed*
- *Typically less expensive than going through an agency*
- *Greater opportunity to build a long-term relationship with the attendant(s)*

Cons:

- *If worker is sick, it is your responsibility to find alternate help*
- *You are responsible for all aspects of being an employer: hiring/firing, payroll, taxes, insurance, and employee disputes*
- *May not be covered by long-term care insurance*

A private care provider may have greater experience and understand that working directly for a client is more financially beneficial. They may therefore be more committed as a professional. And you may pay less, as there is no agency overhead. That person is also less limited by policy constraints of an agency employer. As the employer however, you have to pay more attention to the level of their training. You are the supervisor. Ideally this person should have worked in a care setting and at very least have an active Certified Nursing Aide or Home Health Aide License. When you consider bringing someone into your home, of course you want to know they have the skills and experience needed to care for you or your loved one. You want to know that they represent their background honestly and that they can be counted on to be there when needed. This means getting thorough references and a job history for any candidates before hiring them. Getting references does takes time, so hiring privately is not a good choice when you're looking to set something up in a hurry. The Wellness office can help you check the validity of nursing, CNA or HHA licenses. Lathrop can also perform a criminal background check and will pass the cost along to you.

As we discussed earlier, having a clear care plan, in this case a *job description*, established prior to interviewing is important. Make it as specific as you can: *What hours are needed? Will they provide direct personal care? What is their role with medications? Will they be expected to drive to appointments, cook, clean house?* While situations change, you as the employer have the responsibility to supervise, adjust and evaluate the care giver's performance. If things aren't working out, you may feel more “stuck” and find it difficult to make changes. And most importantly, private caregiver's usually don't have built in back-up. If you are dependent on someone being there every day, you have to consider inevitable sick days, car problems and vacations. While some individuals may be more willing

to split their shifts, if you need care early and late, that probably means several individuals to guarantee the coverage.

A consistent, long term private caregiver may become like a member of the family. Especially if a loved one is dealing with dementia, the comfort of continuity may be important. But insuring that proper boundaries are respected, especially in terms of involvement in finances or medication oversight falls on the resident or their family. It is unlikely that a private caregiver is bonded or carries any professional liability insurance. As with anyone you invite into your home, Lathrop's blanket liability policy covers them for accidents on the property. But the situation inside the home, especially related to injuries received while in your or your loved one's service is murkier. You should absolutely check with your insurance agent to make sure you have the right protection. (All residents are urged to carry their own renter's policy.)

And lastly, as the employer, you have the responsibility to deal with the tax and reporting requirements. While some caregivers may be asked to be paid in cash, this means they have no protection in case of work related injuries (worker's compensation), nor are they contributing to the retirement and long term medical payroll tax system. This of course could be a savings for you, but might undercut the caregiver's long term security. Or contrarily, they may request provision of a 1099, which makes them responsible for annual taxes. A tax accountant or payroll service can be very useful on this issue.

For further information on the process of hiring a private individual, including more on writing a job description and interviewing, search for the Family Caregiver Alliance at www.caregiver.org/hiring-home-help.

Still to come in this series:

- Cost and insurance issues
- Care managers and advocates