

Choosing a home care provider

Recently you or a loved one have been thinking you could use some assistance in your home.

Maybe you are experiencing some difficulty walking or are a little more tired than you used to be after dressing and fixing something to eat. When you shower, you are just a little uncomfortable being alone and worry you might fall. Maybe you are thinking you could use some help fixing meals and/or grocery shopping or you have quit driving and need help to get to appointments. Perhaps you have had surgery, like a hip or knee replacement, and you would like someone to come assist you for a few days after you get home from the hospital, a home care provider might be exactly what you need.

First, understand that there is a difference between home care and home health care. Home health care is a service provided by licensed RN's, physical therapists, speech therapists and other restorative providers. These services are considered medical assistance that are ordered by a physician and are usually paid for by insurance or Medicare.

Home care is a service provided by non-licensed staff often called caregivers, trained to assist you with the activities of daily living. It is designed to help you maintain your independence in your own home. It is most often private pay although some people are fortunate enough to have long-term care insurance. Licensed home care agencies are formally called HCO's or Home Care Organizations. All HCO's in California should have a license number. A few home care agencies that are owned by registered nurses do have licensed nurses supervising caregivers but this is not the norm.

Second, it is important to know that you can hire a caregiver through a licensed home care agency or you can be the employer yourself and hire privately. You can find the names of local licensed agencies on the internet, in the newspaper or you may hear of one through a friend or family member. Some internet sites feature private caregivers available for hire. Be aware if you hire an independent caregiver, you still are liable for employer taxes as part of your tax obligation and you need to provide the caregiver with a 1099 at the end of the year for their taxes. You do not want to be charged with tax evasion so be wary of anyone who asks you to only pay them in cash. Regardless of which route you take to hire someone, be sure that the caregiver you choose is registered with the state of California, has had a criminal background check and a TB test. If you hire someone privately, don't be afraid to ask about these things. If you hire through a licensed agency, you can be assured that this has been done since it is required to maintain a home care agency license. Also don't be afraid to ask if a home

care agency is licensed since there are some in Contra Costa County that are still not licensed, even though a license has been required since 2016.

Third, be sure to interview the potential caregiver and find out about their experience and how they obtained their training before they come to your home to actually start work. However, sometimes even more critical than specific experience, is whether you feel comfortable with this person. Having someone in your home can be fun and productive but can also be an imposition or difficult if you cannot get along with them or your personalities clash. If you are wondering about the cost of different choices, expect to pay about \$20 to \$25 an hour for a private caregiver and about \$29 to \$34 an hour for agency help.

One last important item to remember is that a caregiver can be injured while working in your home. You will want to be sure you are protected from personal liability. If you are using a licensed home care agency, they will have workers compensation insurance, general and professional liability and will be responsible for the injury. If you hire privately, check with your insurance agent about your homeowners policy to see what kind of coverage you have for domestic help. Increase your coverage if needed.

In summary, if you need home care and can afford the extra help, it can be a great way to stay in your own home, enjoy your senior years and live your life to the fullest!

- Advertorial



Mary Ann Thode, MPH, JD, RN is the President and CEO of A Better Choice Home Care Agency with offices in Brentwood and Danville, CA. HCO License # 074700009

Below is useful information you can use in deciding whether a licensed HCO (Home Care Agency) or a private provider is best for you. If we can help in any way do not hesitate to call us at (925) 310-4455 or checkout our website www.abcyourcare.com.

- ✓ = REQUIRED
- ▲ = CLIENT'S RESPONSIBILITY
- * = CLIENT MUST VERIFY WITH PRIVATE CAREGIVER

HOME CARE PROVIDER COMPARISON

RESPONSIBILITIES	HOME CARE AGENCY	PRIVATE CAREGIVER
Compliance with all state and federal laws regarding minimum wage, taxes, overtime, etc	✓	▲
The Caregiver is an employee of the company	✓	▲
FBI/DOJ background check clearance	✓	*
Registered on the California Caregiver Registry	✓	*
Insured and bonded, workers comp and liability are covered	✓	*
Caregiver has a clear, current, and valid TB test	✓	*
Verification of a clean driving record and insurance	✓	*
Oversite and supervision of caregiver provided	✓	▲
Initial and annual training for caregivers provided	✓	▲
Backup caregivers are available/provided	✓	▲
Licensed and regulated by the State of California	YES	NO

We all want to be safe and stay healthy during this pandemic...

A knowledge of infection control and transmission is critical... Hire the company owned and managed by registered nurses!

Our caregivers are carefully trained and supervised by our nurses. This offers you a level of **quality care management** not available from many other home care companies.

Our mission is to increase comfort, ensure safety and preserve independence.



A Better Choice Home Care Agency



Our home care services include:

- ✓ Post hospital care; post joint replacement
- ✓ Care for chronic conditions: diabetes, cardiac, stroke
- ✓ Dementia care; memory care; incontinence care
- ✓ Shower and ambulation assistance
- ✓ Cooking, shopping, safe personal transportation
- ✓ Light housekeeping

Call (925) 310-4455 for your **COMPLIMENTARY Health & Safety Assessment** | www.abcyourcare.com