

How to Hire a Caregiver

Hiring someone to come into your home or the home of a loved one requires a great deal of caution.

According to Roberta Wertenberg, CARE Program Coordinator, “Family and friends may be your best source of support and referral.” She continues, “Often it is a matter of letting them know your need for assistance, transportation, etc.”

Family members may be able to help find a needed caregiver. Referrals may also be available from hospitals, government programs, your church or temple, but hiring someone you don’t know can be risky business. When you hire privately, you become the caregiver’s employer and are responsible for collecting and paying Social Security taxes, workmen’s compensation, and unemployment taxes. You also need to talk with your insurance agent about a proper level of liability coverage, in case the caregiver is injured on your property.

If you are planning to hire someone yourself, the Mesa Arizona Police Department recommends that you:

- Have applicants complete a full application
- Check the references they provide carefully
- Do a criminal background check
- Ask for a drug and alcohol test
- Verify that applicants have the certification and training to provide the level of care that is required.

Wertenberg describes four different types of personal care that might be required:

1. *Housekeeper*—performs basic household tasks, such as cleaning, meal preparation, local errands, and laundry
2. *Personal Care Aide*—performs household tasks and provides personal care, including bathing, shopping and providing transportation.
3. *Companion*—(possibly live-in) performs household tasks, assists with personal care, provides companionship, medication reminders and helps with correspondence
4. *Home Health Aide, Certified Nursing Assistant, or Nurses Aide*—These caregivers can provide assistance with medications, personal care and such things as physical transfers from bed to chair, and so forth.

Another way to hire a caregiver is to go through an agency that is responsible for recruiting, training and paying the worker. Although much simpler, both initially and over the months and years ahead, expect to pay a premium since the agency is acting as the employer. Another plus of hiring an agency is that they are then also responsible for finding a replacement if a caregiver doesn’t work out.

If you decide to use an agency, the Mesa Police Department suggests you

make sure the agency:

Is bonded and insured

Is established and has an excellent reputation in the community

Is Medicare certified.

You will also want to know all the details of fees and charges, how the worker will be supervised, and how any complaints you might have will be handled.

If a person can afford to pay for it themselves, home care may be a desirable option. However, neither Medical nor Medicare will pay for 24 hour home care. According to Ann Kasper, Health Insurance Counseling and Advocacy Program, “Long-Term Care Insurance generally does not because most policies do not have high enough daily limits to pay for three shifts.”

The Riverside County Department of Public Social Services provides an “alternative to out-of-home placement” for people who are 65 or blind or have other disabilities and meet other qualification requirements. People, who are eligible for these In-Home Support Services, receive State assistance to pay for at least some caregiver services under restrictions imposed by the program.

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