

If you select a home care company, ask:

**What if I'm not happy?**

- What will you do to resolve problems?
- Who do I call after regular business hours if I have an emergency?
- Can this person make decisions?
- Who will visit and call regularly to make sure my needs are met?

**How well do you know the Caregiver?**

- How is the Caregiver trained?
- What qualifications does the Caregiver have?
- Is the Caregiver certified?
- Who checks the Caregiver's references and background?
- Who will tell the Caregiver about the duties involved with my care?
- Do you protect your workers with written personnel policies and pay them a fair wage?

**What happens if the Caregiver is hurt in my home?**

- Do you cover the Caregiver with professional liability, workers' compensation insurance and dishonesty bond?
- Do you pay payroll taxes, social security, Medicare, and state disability contributions for my Caregiver or am I responsible for them?

**How much will my care cost?**

- How often will I be billed?
- Will I be charged anything even if service is not provided? (For example, is there a minimum hourly charge per visit?)
- What is included in the cost?
- Are there additional charges (e.g. travel or overtime) that I will be charged?
- Will you bill my long-term care insurance or other payer directly?

If you hire a Caregiver privately, ask:

**What if I'm not happy?**

- How will we resolve problems?
- Who do I call in an emergency?
- What are your qualifications?
- How were you trained?
- Are you a certified CNA or CHHA?
- May I have three former customers to call?
- Have you ever been arrested?

**How much will my care cost?**

- How often will I be billed?
- Will I be charged anything even if service is not provided? (For example, is there a minimum hourly charge per visit?)
- What is included in the cost?
- Are there additional charges (e.g. travel or overtime) that I will be charged?
- Do you pay your own income, social security and Medicare and disability taxes?
- Do I give you a 1099 at the beginning of the year?

**What happens if you're hurt in my home?**

- Are you covered with professional liability, workers' compensation insurance and dishonesty bond?
- Do you have someone who can cover for you in case you're unable to be there?
- If yes, can I meet the person? (Ask these same questions of that person.)

## CAHSAH

This brochure was developed by the California Association for Health Services at Home (CAHSAH), a non-profit organization that has promoted quality home care and support services in California since 1966.

While the information has been carefully prepared and reviewed, we do not take responsibility for the accuracy of the information.

**Need more information?**

**Visit**  
**[www.cahsah.org](http://www.cahsah.org)**

**or call**  
**916.641.5795**

*Identify a responsible home care company.*

**There are several private duty home care options.**

**What you need to know before you choose.**



  
**CAHSAH**  
Shaping the Future of Home Care

## Get the facts before you make a decision on which option is best for you.

### Option 1:

#### Hire a Home Care Company

- Caregivers are employed and paid by the Company.
- Company performs background checks and checks references.
- You will receive an itemized statement based upon agreed upon rates and hours.
- Company prepares, files quarterly and pays payroll, Social Security and Medicare taxes.
- Company will coordinate services when Caregiver is ill and cannot work.
- Company is responsible for resolving problems with your care and satisfaction.

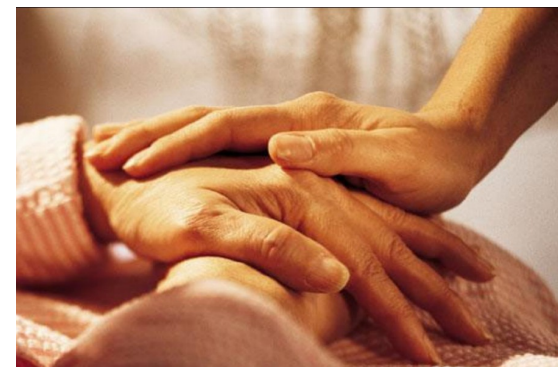
- If the Caregiver is hurt in your home, you may be responsible for the bills. Does your home insurance policy include Comprehensive Liability Coverage for Workers' Compensation? Contact your homeowner's insurance carrier for details regarding your coverage.
- You will pay a referral fee and Caregiver's wages.
- Coordination of duties is between you and the Caregiver.
- A substitute may or may not be available if the Caregiver is unable to work.
- Agency may or may not call you to see if the Caregiver is a good match.
- You will have to resolve problems with the Caregiver.

### Option 3:

#### Privately Hire a Caregiver

You will be the employer and responsible for:

- Hiring and firing the Caregiver.
- Paying the Caregiver in cash or personal check either weekly or daily.
- Conducting background checks.
- Contacting references.
- Negotiating rates and raises.
- Preparing and filing quarterly and annual payroll tax returns.
- Paying cost of the employer's share of Social Security and Medicare taxes.
- Paying Workers' Compensation or employee dishonesty "bond."



- A Caregiver's injury if the person is hurt in your home (check with your homeowner insurance carrier regarding your coverage).
- Coordinating Caregiver's duties and arranging for replacement if Caregiver is unable to work.
- Resolving work-related issues between you and the Caregiver.

### Find a home care provider near you.

For local home care companies that are CAHSAH members, visit [www.cahsah.org](http://www.cahsah.org).

CAHSAH members are direct providers of health and supportive services and products in the home. Providers include Medicare-certified home health agencies, licensed home health agencies, hospices, home care aide organizations, home medical equipment providers, home infusion pharmacy providers, and interdisciplinary professional services organizations.



Be aware of the risk level and do a cost comparison.

Finding the right caregiver. Take time to do a comparison of each aspect of the level of care you or your loved one requires.

Do you know your level of liability? What do you do if the Caregiver does not meet EDD and IRS requirements?