



Hiring In-Home Help

THINGS TO BE AWARE OF When you start noticing that Mom or Dad needs a little extra help with the activities of daily living, researching retirement communities is not the only option. Many people hire a private duty caregiver for a few hours at a time, and that's enough to keep their parents safe in their own home.

Private Duty refers to unskilled or unlicensed help. A Private Duty service can take care of light housekeeping, meal preparation, laundry, and errand-running. When you start researching Private Duty options online, you might notice that there are two basic “delivery” options for the care you're looking for: “independent” or “agency.” An independent caregiver is someone you pay directly for care, as opposed to paying an agency to send one of their caregiving employees. Paying an independent caregiver is usually less expensive, but the risks can be higher.

Consider the following:

I TAXES

AGENCY: When you hire through an agency, the agency assures that the legal requirements for taxes are properly addressed.

INDEPENDENT: If you hire an independent caregiver, IRS regulations classify you as that person's employer, and you become liable for:

- Social Security taxes
- Unemployment compensation
- Payroll taxes
- Interest on any payments owed
- Possible civil fines of up to \$100,000
- Possible criminal penalties

2 WORKERS COMPENSATION, AND GENERAL AND PROFESSIONAL LIABILITY

AGENCY: When you hire through an agency, the agency is responsible for workers compensation, and they carry insurance to cover general and professional liability.

INDEPENDENT: If you hire an independent caregiver, you could be responsible to pay all of the caregiver's medical expenses and disability coverage if she is injured while working for you. If your caregiver doesn't have insurance, you will be liable if she is injured on your property. You could also be considered liable if the caregiver fails to perform her duties or causes injury to you, a loved one, or a third party.

3 PEACE OF MIND

AGENCY: When deciding which agency to hire, choose one that is licensed by state regulators. Licensing gives you the assurance that the caregivers are bonded, which protects you from theft or damage to property. Agencies that are licensed also do background checks, drug screenings, TB tests, and competency evaluations on their caregivers.

INDEPENDENT: If you hire an independent caregiver, it is up to you to screen this person and make sure she can be trusted in your parents' home with their personal well-being.

When you're ready to start exploring in-home care options, Providence Solutions is here to find the services your family needs and the peace of mind you deserve! You can contact us by calling (708) 342-8090 or emailing info@providencelifesolutions.com.