



# The Complete Guide To

## Hiring Paid Caregivers

Polk Family Caregivers  
[www.polkcaregivers.org](http://www.polkcaregivers.org)  
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*... Help Begins Here!*

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# HIRING PAID CAREGIVERS

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## PURPOSE OF THE GUIDE

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Staying independent as long as possible is a goal for most of us. As people age, remaining at home becomes more difficult, even when their health is reasonably sound, and assistance with certain activities is often needed. Most assistance is provided by family caregivers, not governmental or social service agencies. Although this unpaid and informal caregiving is often a rewarding act borne out of love and care, it can oftentimes be physically, emotionally, and financially draining.

Many resources exist to off-set the added work for family members and support those caring for a loved one that have difficulty because of the decline associated with aging or the development of chronic health problems. One available option is to hire an outside individual to take the load of providing some of the constant caregiving duties. These individuals are typically referred to as *in-home caregivers*. They are usually experienced, trained authorities on caregiving hired to provide assistance to dependent ill, or the frail and elderly, or even to disabled children and younger adults, such as returning wounded war veterans. They work either full-time or part-time and can be hired directly or through an agency.

This guide will help you navigate the process of hiring a paid caregiver. Whether you plan to hire someone directly yourself or use a licensed agency, this guide will provide you with information to find an appropriate caregiver and tools to ensure that the relationship is successful.

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## MAKING THE DECISION AS A FAMILY

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Hiring a caregiver and introducing another person into your family circle can easily lead to misunderstandings, miscommunication, and conflicts unless you take care to be very clear and understand the expectations of everyone involved. Cooperation and communication between you, your loved one and other family members is essential in helping the process to go more smoothly.

Home care is more successful when both the caregiver and your loved one are comfortable and agree to the decision. For some, learning to accept help from others is a complicated, emotional issue and making this change is a major milestone.

Some family caregivers struggle with accepting that they can't "do it all." Try instead to focus on the fact that home care is a welcome addition that allows your loved one to remain at home and gives you the opportunity for some respite or time to focus on other things that also need your constant attention.

Your loved one may voice reluctance in allowing "someone else" into the home. It may be helpful in these situations to present home care as "something to try for a period of time" as opposed to "something they'll need for the rest of their life." You can evaluate the plus and minuses of home care after an agreed upon period, such as 30 days... but do give it a chance.

A number of options are available for finding in-home help. While this is good news, it also can be overwhelming. To begin, sit down together as a family and assess the needs of the individual needing care. Individuals may need assistance in just one or several of the following areas:

- **Household**

*Meal preparation, house cleaning, laundry, shopping, and transportation*

- **Personal Care**

*Bathing, eating, dressing, toilet assistance and getting around the home*

- **Health Management**

*Medications, injections, intravenous therapy, wound care, diabetes treatment, speech, occupational, and physical therapy*

Consider how much assistance is needed. Does the individual need minimal, significant or total assistance? Be as detailed as possible about the type and amount of assistance needed. Once you identify what type of assistance is needed, you can start determining what type of caregiver you are looking for. There are many types of paid caregivers. Listed below are some basic categories:

- **Housekeepers or Chore Workers** perform basic household tasks and light cleaning. Chore workers often do heavier types of cleaning such as washing windows and other heavy cleaning.
- **Homemakers and Companions** provide meal preparation, household management, personal care, and medication reminders.
- **Home Health Aides (HHA), or Certified Nurse Assistants (CNA)**, provide personal care, help with bathing, transferring, walking, exercising, and household services essential to health care, as well as assistance with medications. These aides have received special training and are qualified to provide more complex services under the supervision of a nursing professional.
- **Registered Nurses (RN), Licensed Practical Nurses (LPN) and Therapists** often referred to as *Skilled Nursing Care*, perform duties that could not be performed safely by nonprofessional personnel. These individuals assist with varied medical care, such as giving IV injections, tube feeding, dressing wounds, and physical, occupational or speech therapy.

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## WHO'S GOING TO PAY AND HOW?

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Hiring an outside individual or agency is not necessarily a costly option. Depending on the situation of the loved one receiving care, in-home services may be covered through their health insurance, long-term care insurance, veterans' benefits, through a cafeteria plan benefit in your employee health care or, on occasion, by community programs. Additionally, in the new National Health Insurance Act passed recently there are provisions that will, in the future, pay for 50 hours a week for an in-home caregiver.

### **Medicare**

Medicare covers *Home Health Care services*, which are skilled nursing care and certain other services for the treatment of a recent illness or injury, if the person receiving care meets the following four conditions:

1. The person's doctor writes an order (a prescription) that in-home health care is needed **and**
2. The individual must need either part-time or intermittent skilled nursing care, physical therapy or speech language pathology services **and**
3. The individual must be homebound, which defined by Medicare is a person who is normally unable to leave home, or leaves home infrequently, for short times or for the purpose of getting medical care **and**
4. The agency providing home health care is Medicare approved.

### **What Medicare Covers**

If these four conditions are met, Medicare will cover *Skilled Nursing Care* on a part-time or intermittent basis. Medicare will also cover physical therapy, speech language pathology services, occupational therapy, medical social services, certain medical supplies (not medications or prescriptions) and medical equipment as long as the individual is eligible and the doctor prescribes the services. Medicare will also cover:

*Home Health Aide Services* (personal care) on a part-time or intermittent basis only if the individual receiving care is also receiving skilled nursing care or another type of therapy listed above. The Home Health Agency directly bills Medicare. Medicare pays the full-approved cost of all covered home health visits. The Polk Caregivers telephone Care Line can tell you which Home Health agencies in Polk County are Medicare approved.

### **What Medicare *Does Not* Cover**

Medicare does not cover 24-hour or daily in-home care, prescription medicines, home delivered meals, homemaker services, and personal care given by a home health aide unless skilled care services are also provided. It does not cover chronic, long-term custodial care of the type most often required with simply aging and decline.

### **Medicaid**

If the person receiving the care has limited income and assets, he or she may be eligible to receive homemaker, personal care, and other services through Medicaid if they meet Medicaid eligibility requirements. However, in Polk County, there is a waiting list to get help. You get on this waiting list by applying through Polk County Elderly Services. The formula used to determine who is the highest priority for help, is a complex one and depends on many factors including the income criteria and the severity of a person's ill health.

### **Out-of-Pocket and Medigap/Private Insurance**

If the services needed do not fall under the coverage of Medicare and the individual receiving care does not qualify for Medicaid, personal care and home services must be paid out-of-pocket. Some Medigap plans do cover in-home health services. Check with the care recipient's health insurer to determine what services are covered by their plan.

### **Additional Insurance Questions**

For most questions about insurance coverage paying for in-home care, you will have to contact the insurance provider directly because policies vary widely.

## **Public Programs**

Some services may be provided or on a sliding scale through the Older Americans Act. These include programs such as meals-on-wheels, homemaker assistance, handicap van transportation, adult daycare, and respite services. Nonprofit organizations such as churches and charities often have home visiting volunteers. However, they usually provide only a very limited range of activities, such as reading someone their mail, or visiting and companionship. For information about public programs in Polk County, phone:

- Eldercare Helpline, 1-800-96ELDER
- Polk Caregivers Care Line 863 603-9110
- United Way's referral information at 2-1-1

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## WHAT WILL HOME CARE COST?

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Costs vary depending on what company you choose and what type of caregiver you need. Check with others who have hired caregivers and agencies in your area to get a sense of what the going rates are. When calling agencies, be sure to inquire about their out-of-pocket/private-pay rates (opposed to Medicare/Medicaid rates). Polk Caregivers Care Line can give you a list of private pay homecare companies.

If you hire a caregiver directly, federal law requires that you pay a home caregiver at least \$7.31/hr., which is the current minimum wage. You are also required to pay Social Security benefits as part of the caregiver's salary. Using the minimum wage as a starting point, factor in the cost of living in your area, and what agencies charge for comparable services, to determine how much you should pay. You want to offer enough salary to recruit and retain reliable help.

On the following page is a chart showing the advantages and disadvantages of self-hiring versus using a licensed professional caregiving agency.

|                    |   |  |
|--------------------|---|--|
| <b>Self-Hiring</b> | <p style="text-align: center;"><b>Advantages</b></p> <ul style="list-style-type: none"> <li>• Self-hiring a caregiver usually cost less than an agency</li> <li>• You have control over the selection of the caregiver. You might choose someone you know.</li> <li>• There is greater flexibility in the caregiver’s work schedule and in the caregiver’s responsibilities.</li> <li>• There can be better continuity. Some agencies do not send the same person each time.</li> <li>• Caregiver directly hired can do any assignment ask and is not bound by the licensing regulations of a state licensed agency.</li> </ul> | <p style="text-align: center;"><b>Disadvantages</b></p> <ul style="list-style-type: none"> <li>• Time, cost and effort to advertise, interview, check references and select the caregiver.</li> <li>• The caregiver has no supervision or training from an agency.</li> <li>• No coverage for caregiver absenteeism.</li> <li>• You may have to pay for insurance or bonding coverage.</li> <li>• As the employer, you are responsible for payroll, including deductions and taxes.</li> <li>• If the caregiver gets hurt, you will be responsible for the costs of their injuries.</li> </ul> |
|--------------------|---|--|

|                      |   |  |
|----------------------|---|--|
| <b>Agency-Hiring</b> | <p style="text-align: center;"><b>Advantages</b></p> <ul style="list-style-type: none"> <li>• Supervised caregivers</li> <li>• Screened caregivers</li> <li>• 24-hours / 7 day back-up (usually)</li> <li>• Insurance coverage in some cases.</li> <li>• Agency serves as employer and handles all payroll issues.</li> </ul> | <p style="text-align: center;"><b>Disadvantages</b></p> <ul style="list-style-type: none"> <li>• Higher cost</li> <li>• Agency selects the caregivers</li> <li>• Individual caregivers may alternate.</li> </ul> |
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## RECRUITING PAID CAREGIVERS

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After you have determined what kind of in-home help you are looking for the next step is recruiting potential paid caregivers. Knowing exactly what you are looking for in a caregiver is helpful when sorting through all of the individuals and agencies providing caregiving services. It is recommended that you write a detailed job description, including the specific services you expect from the paid caregiver. Consider the following issues as well:

- What type and what level of health care training is needed?
- Any language skills or other special skills needed.
- Experience working with memory impairments or other disabilities.
- Ability to lift the care recipient and/or operate any special equipment.
- Is a valid driver's license and/or personal care needed, such as bathing.

Consider whether the individual receiving care will be more comfortable with a home care worker who shares their cultural background and/or language, or if they prefer a male or female caregiver, smoker or non-smoker, particularly if the hired caregiver will be assisting with personal care activities where they will be in very close physical proximity to the person for whom they are caring.

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## WHERE TO LOOK

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Whether you intend to self-hire or go through a licensed agency, a good first place to start is with Polk Family Caregivers, the Eldercare Guide Magazine or Eldercare Helpline. They have information about home care agencies and community groups.

## **Finding an Agency**

If you have decided to use an agency, some common places to begin inquiries are:

- Doctors, social workers and discharge planners
- Recommendations from family and friends
- Polk Family Caregivers
- Telephone directory, under *Home Care* or *Home Healthcare*
- Internet

However, one word of caution: just because an agency has the advertising budget to spend a large amount of money for advertising, does not mean it is the best solution for your loved one. Professional homecare and health care is a very aggressive field. Look beyond the initial advertisement and investigate what the agency genuinely offers.

### **Medicare Approved Agencies:**

If you belong to a Medicare managed care plan, your choice of Home Health Agencies will be limited to those working with the managed care plan. Call your managed care plan if you have questions about their home care rules. Usually, when Medicare payment is involved, your doctor or the hospital will assign a company based on your managed care plan. If you have one company you prefer, ask for them. However, it may or may not be possible to obtain service from them through Medicare. You can search for Medicare approved agencies on [www.medicare.gov](http://www.medicare.gov).

Once you acquire the names of several agencies, you will want to learn more about their services and reputations. A list of the **“Top Ten Tips in Selecting the Right Home Care Agency,”** developed by Polk Family Caregivers to determine which agency is best for you or your loved one has been included as Appendix A.

### **Self-Hiring Independent Caregivers**

The idea in recruiting a paid caregiver is to target individuals suited, either by experience or life circumstances, to help with the needs of your loved one. Some promising labor pools include students, young adults, women with young children, mature women and retirees. Here are resources for finding qualified help:

- Referrals from family and friends
- Referrals from Independent living centers, senior centers, religious congregations, or national health organizations such as the Alzheimer’s Association or AARP
- Referrals from local college career offices, especially those with nursing or social work programs
- Referrals from Polk Works. As an employer you can post your job listing, or you can search the resumes posted by job seekers on the Polk Works website. Visit [www.polkworks.org](http://www.polkworks.org) for more information.
- Referrals from Want Ads. If none of the other referral methods prove effective, you can try advertising in the “Help Wanted” section of your local newspaper or online through websites such as *Craigslist*. Your ad should include hours needed, a brief description of duties, telephone number and time to call, but **do not list your address**. In the ad, you can also mention preferences such as non-smoker, male/female and wage offer.

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### SCREENING POTENTIAL PAID CAREGIVERS

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Before scheduling face-to-face interviews with any potential applicants, do some initial telephone screening to ensure the person is appropriate for the position. Over the phone, describe the job in detail, stating specific expectations as well as information about hours and wages. It is appropriate at this time to ask the applicant about relevant past employment experiences and if they have reliable transportation and vehicle insurance.

If you are satisfied with what you have heard from the applicant, schedule an interview. Request that the applicant bring two or three professional references, a valid driver’s license and/or proof of identity such as their social security card, picture identification or drivers license. If applicable, ask them to bring their professional licenses cards and training certificates too.

It is not necessary to schedule an interview if the phone screening did not go well. Thank the individual, take their phone number and inform them that you are doing other interviews and

will get back to them. **Do not give your name and address to those you do not intend to interview.**

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## INTERVIEWING THE APPLICANTS

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Have the applicant complete an application, and review it with them, making sure everything is complete and legible. A sample employment application form is included in this booklet as Appendix B. Feel free to reproduce this document for your purposes.

During the interview, give the applicant a list of your needs or a copy of the detailed job description to read. Being as detailed as possible, discuss with the applicant the services you expect to be performed, noting anything he or she is not willing or trained to do. Try to be as informative as possible about the position to avoid any future surprises. Be clear about your expectations, the salary and time commitment.

Look for someone who has experience with the type of tasks they will be performing in your situation, particularly if the care receiver has special needs, such as memory impairment or physical disabilities. Try to assess as much as you can about the applicant by what they are telling you and how they appear during the interview. Did they arrive on time? Do they present themselves well? Do they appear to have reliable transportation? Do they seem patient? Compassionate? Flexible? Trustworthy?

Observe how the applicant interacts with the person they will be caring for. Do their personalities match? How do they get along? Could they work together? Is there some mutual respect? Similarly, because you may be spending a significant amount of time interacting with the paid caregiver, make sure this is somebody with whom you can get along with as well.

It is recommended you have someone with you during the interview. Their company will help you feel more comfortable, and they may also be able to give you another impression of the applicant after the interview. Before the interview, make a list of the important questions. Try

to ask the same questions of each applicant. This will help you compare them later. After the interview, write down your impressions and discuss them with others who sat through the interview. If you had concerns or questioned something the applicant said, write it down and check it out.

Possible interview questions:

- Why are you in this line of work?
- What kind of special training, if any, have you had?
- What types of work do you enjoy? Do not enjoy?
- Do you have any physical or emotional problems that would hinder you in this job?
- Have you ever been convicted of a crime? What? Where? When?
- Do you mind being around someone who smokes or drinks?
- Will it bother you to work around a cluttered house?
- Would you be willing to transport the care receiver to doctor's appointments or other outings?
- Is there anything on my "list of needs" that you cannot or will not do?
- How long do you plan to stay on the job? Will you provide at least two weeks notice before resigning?
- Would you ever have any occasion to bring someone with you?
- Are there any problems with the days or hours that I need you to work?
- Can you work on weekends and holidays?
- What are your salary requirements? Is it negotiable?
- Would you agree to a trial period for training and getting acquainted?
- Are you familiar with special diets such as low sodium or low cholesterol?
- Do you have reliable transportation?

Interview questions for special needs:

- What is your training and experience in the area of memory loss?
- How would you handle wandering? Refusing to eat? Aggressive or abusive behavior?
- How would you handle a medical emergency?
- Have you ever been certified to give first aid and CPR? Is the certification current?
- Can you change dressings?
- Can you watch for and document changes in behavior?
- Do you know how to operate a lift to transfer someone?
- Can you change a bed with someone in it?
- Are you willing to obtain training?

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## REFERENCES

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It is not enough to just ask for references, --- check them thoroughly. **You should never hire someone without first checking their references.** Speaking directly with former employers is better than accepting letters of recommendation.

Questions to ask applicant's references:

- How long have you known the applicant?
- What was their position with you? What were their job responsibilities?
- What were your impressions of the quality of the work?
- Was the applicant reliable, dependable, courteous, and trustworthy?
- Were there any problems?
- Why are they no longer working for you? Would you rehire this individual?

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## CRIMINAL BACKGROUND, DRIVING, PROFESSIONAL AND MEDICAL RECORD CHECKS

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### Criminal Record Check

Ask that the potential caregiver obtain a copy of their legal record from the Polk County Sheriff's Department by going to the Sheriff's station and asking for a copy. This will cost the applicant \$1.50. That record will tell you all police activity that has occurred in Polk County.

In addition, you may search the State of Florida criminal history information online for a cost of \$24.00 per candidate. You will be asked to furnish a credit card number before beginning the search. Make sure you have the following information on hand for each candidate:

- First, middle, and last name as well as any other previously used names
- Contact information such as telephone and email address
- Citizenship, race, sex and date of birth
- Social Security number

You should ask for and keep a copy of their driver's license and Social Security card.

If the potential caregiver contests the criminal findings, they may ask for an appeal through the Florida Department of Law Enforcement (FDLE). They will need to obtain a fingerprint card,

through the local FBI office and take it to the local sheriff's office for fingerprinting, then mail it to FDLE with the appropriate completed form and fee.

You can also check the Polk County Public Records data base, without cost, at [www.polkcountyclerk.net/recordsearch](http://www.polkcountyclerk.net/recordsearch). Public records are government records. This will generally include real estate records, court records, and uncover evidence of legal problems including bankruptcies, liens and judgments, and professional licenses.

### **Professional Licenses**

You can also check the professional licenses of certain disciplines, such as whether a potential caregiver is a currently licensed Certified Nursing Assistant or Registered Nurse in good standing in the State of Florida at <http://ww2.doh.state.fl.us/irm00praes/praslist.asp>

### **Driving Record Check**

Ask the potential caregiver to supply a copy of their driving record. The applicant can obtain his/her driving record by asking for a copy at the front desk of any Polk County Courthouse, in Lakeland, Bartow or Winter Haven. There are two types of driving history records, a three year history or a total and full history. The short history is \$9.00. The long one is \$15.00.

### **Medical Records**

Require the caregiver to have a medical examination before the first day of the job. You should pay for the physical and lab testing to detect any contagious diseases. A tuberculosis (TB) test is a must. The caregiver should have the doctor sign a medical history form, indicating that the individual is free of any physical disabilities that would prevent them from performing their caregiving duties.

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## **EMPLOYING A PAID CAREGIVER**

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Once you have decided to hire someone, call the other applicants to let them know. You may want to ask qualified applicants if they would be interested in working as an emergency back-up and keep them on file for future reference.

***It is not recommended to hire someone on a 7-day/week basis.*** This is abusive. It is difficult for caregivers to remain conscientious if they do not have some time for their personal needs and interests. Additionally, caregivers who live-in or sleep over cannot be expected to be on call 24-hours a day. If the care receiver needs frequent help or supervision, you should hire a second caregiver, or have other family members fill in.

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### CONTRACT/WRITTEN AGREEMENT

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After you have hired a caregiver, restate the terms of employment, including hours and wages, to confirm what was originally agreed upon during the interview. Other issues that should be discussed at this time are vacations, holidays, your policy for absences/lateness and the amount of notification either of you should give for terminating the employment. It is strongly recommended that you have a written employment contract signed by you and the caregiver. Although it may not hold up as a legal document in a court of law under the worst of circumstances, at least it clarifies, in writing, at the onset, the promises of both parties. The best time to put expectations in writing is before there have been any problems. This contract should be completed and signed before any work begins. Make sure your written document stipulates the following:

- Employment schedule
- Specific duties
- Schedule of payment, including overtime and any fringe benefits
- Termination policy
- The policy for being on-time and leaving on-time
- House rules such as use of your telephone, computer or stereo, locking the door
- Anything prohibited such as smoking, foul language or abusive behavior, theft, not calling ahead if unavailable, eating your food, parts of the house that are off limits, etc.
- How often you will review the caregiver's work
- Your policy for bringing caregiver's children or spouse to work
- Receiving "gifts" or accepting cash directly from the loved one if offered.

Go through the contract together, explain each segment and be explicit about what is to be done and exactly how to do it. The document should be signed and dated by both of you, and you should each keep a copy for your records.

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### CAREGIVER'S JOB DUTIES

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To ensure that both expectations are fulfilled, **clearly spell out the hired caregiver's duties, both verbally and in writing.** This is especially true if you have hired someone independently. Go through this job duty list together, ensuring that the caregiver understands everything that is expected of them. A copy of the duties should be given to the caregiver and another copy kept in a visible spot where the caregiver will be working, such as on the refrigerator or kitchen counter. Remember to include a full list in the written contract that the caregiver will be signing.

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### TRAINING FOR TASKS TO BE PERFORMED

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Make sure the new caregiver has an appropriate orientation before they actually begin work. It is helpful to spend at least one full day together going through the daily routine and familiarizing the caregiver with the care receiver and their job responsibilities. To the extent possible, involve the person that is receiving care by addressing their interests and preferences.

Both verbally and in writing, inform the new caregiver about the:

- Your loved ones likes and dislikes
- Dietary needs and food restrictions
- Mobility problems
- Illnesses
- Indicators of an emergency
- Possible behavior problems and best ways to deal with them
- Therapeutic exercises
- Medication schedule and familiarity with all medications, prescriptions and over the Counter drugs that are frequently used
- Dentures, eye glasses and any prosthesis
- How to operate household appliances
- Location of extra clothes, medical supplies, cleaning supplies
- Location of emergency supplies such as candles, light bulbs, flashlights and the fuse/circuit breaker box.

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## **SUPERVISION**

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You may need to keep a list of home care agencies, other caregivers, neighbors or family members who will provide back-up care, if the caregiver is away, ill or absent. Regular communication with the hired caregiver about the schedule is a must. Try to establish a regular routine for checking in with the hired caregiver. Conducting a periodic review of the hired caregiver's performance is helpful. This should be determined at the time of hire, so it does not seem like punishment or criticism of the caregiver's work. As a general rule, daily duties should be checked twice a month and weekly duties should be checked once a month. Everything will probably not be done as you typically do it; you will be amazed at how many variations there are in caring for a home and for a person. Remember to be flexible and pick your battles, this will save you stress and aggravation. Remember; give frequent, positive feedback for a job well done.

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## **PAYMENT**

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Be clear about the employee's salary, when he/she will be paid and reimbursement for the money the caregiver may spend out of pocket. If applicable, discuss fringe benefits and overtime. This information should all be included in the written contract as well. Set up a form for recording payments to the caregiver and always pay by check instead of cash. Consider establishing structured pay raises for satisfactory performance and upon completion of training at 3 months, 6 months, and ongoing intervals.

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## **TAXES AND OTHER LEGAL RESPONSIBILITIES**

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Agencies typically handle verification of their employees and administer paychecks. If you self-hire a caregiver, however, you will be responsible for administering their paychecks and withholding taxes. Below is information regarding your responsibilities as a Household Employer and important contact information.

### **Employment Forms**

Employees who work for you on a regular basis must complete Form I-9, *Employment Eligibility Verification*. You must verify that the individual is a U.S. citizen or alien who can legally work in the U.S. To obtain this document, call the U. S. Immigration and Naturalization Service at 1-800-357-2099 or download the application on the internet from:  
<http://www.immigration.gov/graphics/formsfee/forms/i-9.htm>.

### **State Taxes**

Contact the Bureau of Worker's and Unemployment Compensation to determine your responsibilities for employing a household employee in Florida, **1-800-204-2418** or visit their website at <http://www.floridajobs.org/unemployment>.

### **Social Security & Medicare**

If you pay a household employee cash wages of \$1,700 (2011 threshold) or more in a year, you are required to withhold Social Security and Medicare taxes of 7.65% (6.2% for social security and 1.45% for Medicare) from each payment of cash wages. Instead of paying this amount to your employee, pay it to the Internal Revenue Service (IRS) with a matching amount for your share of the taxes. For more information, contact IRS at **1-800-829-1040** and request the *Household Employer's Tax Guide* (Publication 926) or download the guide at <http://www.irs.gov/pub/irs-pdf/p926.pdf>.

### **Federal Unemployment Taxes**

If you pay total cash wages of \$1,000 or more in any calendar quarter, you also need to pay a federal unemployment tax, which is 0.8% of cash wages. Wages over \$7,000/year per employee are not taxed. Contact the **IRS at 1-800-829-1040** for more information.

### **Independent Contractors**

In an *independent contractor* situation, the caregiver supervises himself/herself. They are responsible for filing their own Social Security and Medicare payments and purchasing their

own insurance policies. If you pay independent contractors, you may have to file *Form 1099-MISC, Miscellaneous Income*, to report payments for services performed. Be aware that the IRS has stringent qualifications for independent contractor status, and if you incorrectly classify someone working for you as an independent contractor, you can be held liable for employment taxes retroactively for that worker plus a penalty. For more information, **contact the IRS at 1-800-829-1040**, [www.irs.gov](http://www.irs.gov). You can also file *Form SS-8, Determination of Worker Status for Purposes of Federal Unemployment and Income Tax Withholding*, available at IRS offices.

### **Homeowner's and Car Insurance**

Accidents, including car accidents, sprained backs, and twisted ankles are not uncommon in the home care setting, so be prepared from the onset. If you are hiring a caregiver on your own, verify with your renter's or homeowner's insurance about coverage for "household employees" in case of an accident. If the caregiver will be driving your family car you will need to provide a copy of the caregiver's driver's license to your car insurance agent. If the caregiver has a car, discuss the use of his/her car on the job and insurance coverage for transporting a care receiver.

Caregivers placed by agencies can be either employees of the agency or 1099 independent contractors. For agencies where the caregiver is an employee, the agency should have worker's compensation insurance on the caregiver as well as bonding, and general liability insurance. If the agency's caregivers are organized as 1099 employees, the caregiver must have their own bonding and your home owners insurance will cover them in cases of injury.

### **Bonding**

Bonding is another form of protection, which safeguards you from unsavory caregivers. A bond does not pay for breakage or missing household items, or cash that has not been proven. Bonding covers proven theft, --- that means convicted in court --- in the case that you sue the paid caregiver because you believe they stole money or property. If you are the employer and are paying taxes for the caregiver, you are the one who must get the bond through your own insurance company. If the caregiver is a 1099 employee, they are the one who must get their own bond.

The costs of bonds vary depending on the amount of the bond and the number of employees being covered. Contact your insurance agency to request information on the purchase of a *business services bond*, or check your local phone directory under “Bonds – Surety and Fidelity.” Even though the bond should be purchased by the caregiver in his/her name, you should reimburse him/her for the cost of the bond.

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### ENSURING A SAFE ENVIRONMENT

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Although abusive situations are not common, you must be aware of the possibility. For this reason, it is critical to thoroughly check all of the references of prospective caregivers. You can help prevent an abusive situation from occurring by making sure the caregiver completely understands their responsibilities, the medical problems and limitations of the care receiver, and any behavior that could lead to stressful situations. Most importantly, keep communication lines open, ensure the caregiver is not overburdened, and try to resolve problems as soon as they arise. Regardless of who is providing the care, it is necessary to protect all valuables. Below are some necessary precautions you should take to ensure a safe and secure environment.

- Lock private papers and valuables in a file cabinet, safe deposit box or safe
- Lock up prescriptions such as narcotic and pain pills
- Make arrangements to have someone trusted (not the caregiver) pick up the mail, or have it sent to a post office box where it can be picked up at a later time
- Review all bank and credit card statements at least once a month and periodically request a credit report from one of the three major credit bureaus: Equifax (800) 525-6285; Experian (888) 397-3742; or Trans Union (800) 680-7289
- Never allow caregivers to pay bills or have access to a checkbook
- Check the phone bill for unauthorized calls
- Protect checkbooks and credit cards, never make them available to anyone you do not thoroughly trust
- Always get receipts any time the caregiver shops for you or your loved one
- Never add the caregiver’s name to savings, checking, charge accounts, or any other documents

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## EMERGENCY CONTACT INFORMATION/PROCEDURES

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It is important to have detailed information ready and available for an emergency. This information should be frequently updated. Provide information on the care receiver, including their name, address, phone number, blood type, disease/illness conditions, any allergies, organ donation status and any other information you feel is important, such as who has a house key. Also, provide contact information for other caregivers, friends and neighbors. Other relevant information that should be left for the caregiver includes:

- **Emergency numbers** – 911, police, fire department and local hospitals
- **Doctors** – type of doctor, address, phone numbers
- **Pharmacy** – address, phone number, hours, medications, special instructions and any allergies
- **Health Insurance** – insurance companies, policy number, contact person, address and phone number. or consider leaving copies of the health insurance cards.

### ICE Card

You can obtain an In Case of Emergency (ICE) Card on the Polk Caregiver website, under the Caretips and Articles tab on the navigation bar. ([www.polkcaregivers.org](http://www.polkcaregivers.org)) to carry in your wallet or purse, for yourself, your loved one and also for the caregiver. Also consider the widespread practice of entering the name and phone number of your emergency contact on your cell phone under the name “ICE”. Should you be in an accident where law enforcement needs to phone your emergency contact, it is the national practice of emergency responders to look on your cell under “ICE”.

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## ABUSE AND NEGLECT

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If abuse or neglect is suspected, immediately take the care receiver out of harm’s way and ensure their safety before confronting or firing the caregiver, especially if you are concerned about retaliation. Report the situation immediately to your local Adult Protective Services Office

at Florida's toll free number, **1-800-962-2873**. All calls are confidential. Call your local police as well if you feel the situation is severe.

### **Warning Signs**

Providing high levels of care to another can be both physically and emotionally demanding. While the majority of paid caregivers do an excellent job, reports of caregiver abuse do occur. Abuse can be physical, sexual, financial or emotional harm to another individual, and unfortunately all can occur in the caregiving relationship. To prevent or stop an abusive situation, be aware of the different types of abuse and warning signs. The list below provides some guidance on what to look for:

### **Physical Abuse**

Physical abuse includes unexplained broken bones, sprains, fractures, burns, cuts, scrapes and scratches, rope marks or bruises; matching bruises on both arms or on inner thighs or bruises that form circles around the older person's arms, legs, or chest and bruises of different colors; any injuries that have not been treated.

### **Sexual Abuse**

Sexual abuse includes pain, irritation, or bleeding from the vaginal or anal areas; torn, stained or bloody underclothing; or inappropriate, unusual, or aggressive sexual behavior by the older person.

### **Emotional/Psychological Abuse**

Abuse is noticed through personality changes in the care receiver, as well as whimpering, crying, refusing to talk, weight loss, unkempt appearance and poor personal hygiene.

### **Neglect**

Neglect is signaled by dirty or unorganized living quarters, bedsores, untreated illness, excessive sleeping or other signs of inappropriate sedation.

## **Financial Abuse**

If bank statements and canceled checks no longer come to the older person's home or the older adult has signed legal documents, such as a power of attorney, that they don't understand, or there is unusual activity in the person's bank account, it is possible that there is some sort of financial abuse occurring.

If you notice any of the above situations or hear of or see anything else suspicious, do not hesitate to phone Adult Protective Services at **1-800-962-2873**.

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## **Selecting the Right Home Care Agency**

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Here are suggested questions to ask when selecting a home care agency:

1. How long has the agency been serving the local community?
2. What are the credentials of the senior management of the agency?
3. Is the agency licensed? In Florida the agency responsible for home health licensing is AHCA, Agency for Health Care Administration, 2727 Mahan Drive, Tallahassee, FL 32308, (888) 419-3456.
4. Does the agency provide literature explaining its services, eligibility, requirements, fees and funding sources? Many providers also supply patients with a "Patient's Bill of Rights" that outlines the rights and responsibilities of the providers, patients, and caregivers alike.
5. How does the agency select and train its employees? Does it check references and criminal records on new employees? Does it have personnel policies and malpractice insurance? How do they maintain client confidentiality?
6. Does the agency do an in-home assessment before providing services? If so, what does this entail? Are the client's physicians and family members consulted?
7. Is the patient's care documented with an activity log, detailing the specific tasks to be carried out by each professional caregiver? Is a copy of this plan given to the patient and his/her family members and updated as changes occur?

8. Does the agency assign supervisors to oversee the quality of care patients are receiving in their homes? Whom can you call with questions or concerns? How are these problems followed up and resolved?
9. Does the agency take time to educate family member on the type of care that is being provided? How do they do this?
10. What procedures are in place to handle emergencies? Are the agency's caregivers available 24 hours a day, seven days a week? Is there a disaster plan for hurricanes and crises, and what is it?

A list of quick tips and additional information about selecting an appropriate homecare company is included in Appendix A.

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## CONCLUSION

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If you are organized and follow the suggestions outlined in this guide, hiring and supervising a paid caregiver should be a positive experience. By being proactive in all stages of this process you will avoid any surprises or unnecessary stress. Remember, there are many organizations out there to support you. Don't be afraid to tap into these for information, guidance and support. Many individuals have successfully navigated the process of hiring and supervising a caregiver and are happy to share their experiences. With advance planning and a positive outlook you are destined to be successful.

As a final note, Polk Family Caregivers wishes to thank the many state and regional caregiving projects and helping organizations who have contributed information from their various publications. We hope you find this guide useful.

## Appendix A



# Tips for Hiring a Home Caregiving Agency

Here are several questions to consider:

- How long has the agency been serving the community?
- Who is the owner, and what are their credentials?
- How affordable is the service and how do their rates compare to other agencies?
- How does the agency recruit and screen potential caregivers?
- Does my family get to pick our caregiver?
- Will my family have the same caregiver on a continuous basis?
- Are services available based on your need with no minimum requirement?
- Is the agency staff available directly 24 hours?
- Is the telephone answered by a “real person” 24/7 or an automated system?
- Does the agency offer a free in-person consultation to meet the customer and family?
- Is care management available?
- Is the caregiver provided with a written service plan and clear direction?
- Is the agency licensed or accredited?
- Does the agency specialize in any particular service?
- How are services billed?
- Does the company offer a discounted rate for 24/7 care?
- Will the company guarantee continued satisfaction?



## Appendix B

# APPLICATION FOR EMPLOYMENT

|                                     |  |                         |
|-------------------------------------|--|-------------------------|
|                                     |  | Date                    |
| First, middle, and last name        |  |                         |
| Social Security number              | DOB  | Other names/maiden name |
| Address                             |  |                         |
| City                                | State  | Zip                     |
| Telephone no. (include area code)   | Other phone number                                   |                         |
| Country of citizenship              | INS proof of legal right to work if not U.S. citizen |                         |
| Driver license no.                  | Vehicle make/model                                   |                         |
| Auto insurance carrier              | Policy number  |                         |
| Highest educational level completed | Certifications, licenses, CPR, etc.                  |                         |
| Other special training/skills       |  |                         |

## WORK HISTORY

| Name and Address of Company | From | To | Reason For Leaving | Name of Supervisor |
|-----------------------------|------|----|--------------------|--------------------|
|                             |      |    |                    |                    |
| Describe the work you did:  |      |    |                    | Telephone          |
| Name and Address of Company | From | To | Reason For Leaving | Name of Supervisor |
|                             |      |    |                    |                    |
| Describe the work you did:  |      |    |                    | Telephone          |
| Name and Address of Company | From | To | Reason For Leaving | Name of Supervisor |
|                             |      |    |                    |                    |
| Describe the work you did:  |      |    |                    |                    |

## REFERENCES

(Please include two professional and one personal reference)

|           |              |
|-----------|--------------|
| Name      | Title        |
| Address   |              |
| Telephone | Relationship |
| Name      | Title        |
| Address   |              |
| Telephone | Relationship |
| Name      | Title        |
| Address   |              |
| Telephone | Relationship |

## PERSONAL HISTORY

|   |     |    |                         |
|---|-----|----|-------------------------|
| Do you smoke?   | Yes | No |                         |
| Do you drink alcohol?   | Yes | No |                         |
| Do you have allergies?  | Yes | No |                         |
| Have you ever been convicted of a felony?   | Yes | No |                         |
| Do you have physical limitations?   | Yes | No | If yes, please explain: |
| Are you currently being treated for any problems that could affect your ability to perform the job description? | Yes | No | If yes, please explain: |

## EMERGENCY and CONTACT INFORMATION

| In case of emergency, please notify: |              |
|--------------------------------------|--------------|
| Name                                 | Relationship |
| Address                              | Telephone    |

### Authorization to Obtain and Disclose Information

I, \_\_\_\_\_, hereby authorize \_\_\_\_\_ to contact my former employers and the personal references I have given with regard to my job performance and character. If this position requires either that I drive my employer's vehicle or drive the person I am caring for in my vehicle, I agree to show my employer proof of current insurance on my vehicle and proof of a valid driver's license. I also agree to cooperate with my employer in obtaining a copy of my driving record, with the understanding that my employer will pay any necessary costs. I understand that my employer may check public court records for cases, civil or criminal, listed under my name.

### DAYS/HOURS AVAILABLE

| Day of Week          | Beginning Time of Availability | Ending Time of Availability | Total Number Of Hours |
|----------------------|--------------------------------|-----------------------------|-----------------------|
| Monday               |                                |                             |                       |
| Tuesday              |                                |                             |                       |
| Wednesday            |                                |                             |                       |
| Thursday             |                                |                             |                       |
| Friday               |                                |                             |                       |
| Saturday             |                                |                             |                       |
| Sunday               |                                |                             |                       |
| Total Hours Per Week |                                |                             |                       |

|                            |   |
|----------------------------|---|
| <b>Salary Expectations</b> | My salary expectations are \$ _____ per hour. |
|----------------------------|---|

**I attest to the best of my knowledge and belief that all above information is true and accurate:**

\_\_\_\_\_

Applicant's Signature /Date