



## The Ins & Outs of Hiring Professional Caregivers

... Help Begins Here!

As adults age, they often need substantial amounts of extra assistance. Caring for an older adult can be both rewarding and challenging. Most of the time help is provided by family caregivers and friends without outside agencies assistance. The experience can be physically, emotionally and financially draining. Because it is so taxing, family caregivers must be aware of effects of all the stress and the dangers of impacting their own health. Often, family caregivers need to consider some relief by hiring professional caregivers or from other resources that exist in their communities to support the primary family caregiver in their role.

One option is to hire an individual either privately or through an agency to supplement some of the many duties. These are usually referred to as “professional caregivers.” Both methods have advantages and disadvantages as described in the chart below:

	ADVANTAGES	DISADVANTAGES
<b>Self-Hiring a Caregiver</b>	<ul style="list-style-type: none"> <li>• May cost less</li> <li>• Personal selection of caregiver</li> <li>• Flexibility in caregiver’s work schedule</li> <li>• Flexibility of caregiver responsibilities</li> </ul>	<ul style="list-style-type: none"> <li>• Time, cost and effort to advertise, interview, check references and select caregiver.</li> <li>• No supervision or training</li> <li>• Cost of insurance coverage</li> <li>• No coverage for caregiver absenteeism</li> <li>• Requires payroll deductions and taxes</li> </ul>
<b>Agency Hiring a Caregiver</b>	<ul style="list-style-type: none"> <li>• Supervised caregivers</li> <li>• Screened caregivers</li> <li>• 24-hour /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>	<ul style="list-style-type: none"> <li>• Higher cost</li> <li>• Agency selects the caregivers</li> <li>• Individual caregivers may alternate</li> </ul>

Regardless of how the professional caregiver is hired, there are some necessary steps to ensure a safe environment for the older adult.

**Screening Prospective Caregivers:** If you self-hire a caregiver, conduct a criminal background check, a driver’s record check and a court action public records check as well as thoroughly checking references. If they are licensed, such as a CNA, Certified Nursing Assistance, conduct a license check. Ask for contact information from all previous employers and contact these employers. It is best to talk directly with former employers rather than accepting letters of recommendation. Also, inquire about any time gaps in the applicant’s employment history.

If you hire a caregiver through an agency, learn about the agency's screening and hiring practices. Inquire if criminal background checks are conducted and work references are checked on all staff and volunteers. It is also important to find out about the supervision of staff and who you communicate with as issues arise.

**Taxes and Paychecks:** Agencies typically pay for tax benefits, worker's compensation in the event of accident and administer payroll to their employees. If you hire a caregiver privately, however, you may be responsible for these tasks.

**Homeowner and Car Insurance:** Check with your homeowner's insurance about coverage for in-home caregivers. If the caregiver will be driving your family car, inform your insurance agent. If the caregiver has a car, discuss the use of his/her car on the job and insurance coverage for transporting an older adult. Get copies of the applicant's proof of insurance card.

**Ensuring a Safe Environment:** Although abusive situations are not common, stay informed about the signs. Make sure the caregiver completely understands what their position entails, the medical problems and limitations of the older adult, as well as any behavior that could lead to stressful situations. Before hiring a caregiver, ensure that the terms of employment, including hours and wages are clearly stated and agreed upon. A written employment contract signed by both you (the employer) and the caregiver is strongly recommended. Most importantly, keep communication lines open and ensure the caregiver is not overburdened. Professional caregivers burn out too.

Regardless who is providing care, it is necessary to protect the older adult's valuables:

- ▶ Lock private papers and valuable away.
- ▶ Make arrangements to have someone trusted pick up the mail, or have it sent to a post office box where it can be picked up at a later time.
- ▶ Review bank and credit card statements at least once a month and periodically request a credit report.
- ▶ Consider having Social Security or pension checks deposited directly in to the bank account.
- ▶ Do not allow caregivers to pay bills.
- ▶ Check the phone bill for unauthorized calls.
- ▶ Restrict checkbooks, credit cards, and computer access; never make them available to other than those whose accounts they are.
- ▶ Always get receipts any time the caregiver does any shopping.
- ▶ Never add the caregiver's name to savings, checking, or charge accounts, Social security or any other documents.

**Abuse or Neglect:** If you suspect abuse or neglect, immediately take the older adults out of harm's way to ensure their safety. *Report the situation immediately to Adult Protective Services for the state of Florida, toll-free at [1-800-962-2873](tel:1-800-962-2873).* All calls are confidential. If the situation is severe, do not hesitate to contact the police.