



Before You Hire a Caregiver

Being an educated consumer saves time and money, while lowering your stress level.

By Linda Ziac

The Caregiver Resource Center

www.TheCaregiverResourceCenter.com

- There were 55.7 million adults age 65+ living in the U.S. in 2020. This included 30.8 million women and 24.8 million men.
- Among adults age 65+ in 2021, 60% lived with their spouse or partner, while roughly 27% lived alone
- 69% of senior adults will need long-term care at some point
- Older adults age 65+ are one of the fastest-growing groups in the nation, expected to reach 80.8 million in 2040

Source: national council on aging December 2022

Many family members are taking on a wide range of caregiving tasks and responsibilities. We often find an adult child caring for an aging parent, a parent taking care of a child with a developmental disability, or a person who is assisting a spouse/partner struggling with a chronic illness,

One of the most stressful and emotionally charged decisions a person can make, is who should care for my loved one – me or a paid caregiver.

A recurrent theme that we hear from individuals is that they fear broaching the subject of whether or not a senior or person with special needs is capable of caring for themselves. In addition, once it's clear that the person is in need of assistance, there's often confusion as to what's the best way to proceed. This is a delicate balancing act, to ensure a person's health and safety, while maintaining their independence and dignity.

In Connecticut, there are a variety of options to choose from, when selecting a caregiver.

1. FAMILY CAREGIVER

Depending on the situation, some people may be resistant to bringing in a stranger to provide care, but they are open to a family member helping.

In other situations, family caregivers may be chosen as a way to help keep costs down.

2. INDEPENDENT CAREGIVER

Although not all situations are the same, many individuals in need of assistance and family members think that hiring an independent caregiver is the best and cheapest way to go.

What many people do not realize is that when you hire a person as a caregiver privately (not through an agency), you have entered into an “employer-employee relationship” which takes on a whole other level of responsibility.

What does that mean?

When you decide to hire a caregiver privately, you take on a number of responsibilities, including:

- Locating potential candidates
- Conducting interviews
- Conducting background checks and driver license verification
- Obtaining and verify references
- Paying payroll taxes & workers compensation for the caregiver*

Yes, if you hire a caregiver privately, you are required by state and federal law to set up and pay the caregiver’s taxes.

- Provide your own supervision of the caregiver
- Develop your own care plan, or hire a professional to help (e.g. certified case manager, nurse)

3. REGISTRY

Usually a caregiver provided through a Registry is an independent contractor of the Registry, and not an employee of the Registry. When you hire a caregiver from a Registry, the caregiver becomes an employee of the client and or family. In most cases, a Registry operates similar to an employment agency.

For the Registry’s assistance in locating a caregiver for you, the Registry will collect a monthly fee, for as long as you use their caregiver and caregiver services.

It is true that a Registry may charge a lower fee than a homecare agency, but the services provided by a Registry are very different from the services provided by a homecare agency.

Keep in mind that a Registry usually:

- Does not provide any supervision of the caregiver
- Does not develop a client care plan
- Does not pay payroll taxes & workers compensation for the caregiver

If the caregiver is not an employee of the Registry, then as in the case of hiring an independent contractor, you are required by state and federal law to set up and pay the caregiver’s payroll taxes, worker’s comp and unemployment insurance.

In addition, you will either need to take on the responsibility of developing a job description and care plan yourself, or hire a professional such as a certified case manager or nurse to assume these responsibilities.

4. HOME CARE AGENCY

Depending on the agency you decide to retain, the caregiver is most likely an employee of the agency.

If this is the case, then the agency would:

- Interview perspective caregivers
- Conduct background checks
- Pay the caregiver's payroll taxes, unemployment, and workers compensation
- Provide supervision of the caregiver
- Create a "caregiver plan of care" which relates to the caregiver's specific job duties, but not a comprehensive care plan.

A care plan is a comprehensive document that is usually developed by a certified case manager or nurse, in conjunction with all members of the client's care team (e.g. client, family, physicians, therapists such as physical, occupational, speech; nutritionals, case manager, home care agency, etc.)

The care plan (road map) incorporates the information obtained from the client assessment and identifies the individual's current needs, goals, and desired interventions, along with the team members who are assigned to address each task.

HOME CARE AGENCIES IN CT

To follow is some information about three types of homecare agencies in CT - two licensed agencies that come under the CT Department of Public Health, and one registered agency that comes under the CT Department of Consumer Protection.

Selecting which homecare agency is right for you, depends on a number of factors. Please continue to read in order to learn more.

LICENSED UNDER THE CT DEPARTMENT OF PUBLIC HEALTH

- Licensed Home Health Agency

In CT. Home Health Care Agencies are required to be licensed by the CT Department of Public Health, they work with acute care cases, and they provide what is referred to as "skilled care".

Skilled care consists of nursing services, physical therapy, occupational therapy, speech therapy, and medical social work; in addition to homemaker/home health aides.

Licensed Home Health Agencies are approved Medicare providers, and depending on the given situation, are eligible to receive payment of services from Medicare.

Please Note:

An important aspect of a Licensed Home Health Agency, is that they are required to comply with State of CT and Medicare regulations, and these agencies are subject to on-site evaluations (surveys) by the CT Department of Public Health.

- Licensed Homemaker/Home Health Aide Agency

Another agency that is required to be licensed and under the jurisdiction of the CT Department of Public Health is a Licensed Homemaker/Home Health Aide Agency.

These agencies employ companions, homemakers, home health aides, CNAs and live in caregivers. The hands on care services that these caregivers are allowed to provide include bathing, dressing, toileting, feeding and minor household chores such as cleaning and vacuuming. All services are required to be provided under the direct supervision of a nurse.

Please Note:

An important aspect of a Licensed Homemaker/Home Health Aide Agency, is that these agencies are also required to comply with State of CT and Medicare regulations, and they are subject to on-site evaluations (surveys) by the CT Department of Public Health.

REGISTERED UNDER THE CT DEPARTMENT OF CONSUMER PROTECTION

- Registered Companion Homemaker Agency

This section is being provided courtesy of CT Department of Consumer Protection.

“Homemakers and companions provide non-medical care to support the well-being of a person in their home. Homemakers and companions may provide support by helping prepare meals and assisting with routine tasks.”

“All homemaker companion agencies are registered through the Department of Consumer Protection.”

You can verify that an agency’s registration is current by visiting: www.elicense.ct.gov

“Homemaker companion agencies can operate as an employer model, a registry model, or both.”

An employer model means that the homemaker or companion is an employee of the agency. You will work with and pay the agency directly, and the agency is responsible for paying all employee-related expenses.”

“A registry model means that the homemaker or companion is your employee. The agency operating under a registry model will provide a list of potential employees that suit your needs, and then you will pay the agency a fee for their services. You will then pay the homemaker or companion you chose to hire directly.”

“If you use a registry model, the agency must provide you with a written notice that specifies your legal obligations to the homemaker or companion that you hire. You must sign and date this notice and return it to the agency before services can begin.”

NOTE:

“A homemaker companion agency **cannot** provide medical or health services. If you need medical or health services you should use a home health agency licensed by the Department of Public Health.”

PLEASE NOTE:

The CT Department of Consumer protection does **not** provide any oversight or evaluation (surveys) of Registered Companion Homemaker Agencies.

For More Information and to read the CT Department of Consumer Protection

HOMEMAKER COMPANION AGENCIES: A GUIDE FOR CONSUMERS, visit

https://portal.ct.gov/-/media/DCP/Investigations-Division/documents/hca_consumer_guide.pdf

Source: CT Department of Consumer Protection

Photo from Microsoft

The information in this article is provided as an information resource only, and is not to be used or relied on for any diagnostic or treatment purposes. This information is not intended to be patient education, does not create any patient provider relationship, and should not be used as a substitute for professional diagnosis and treatment.

Please consult your health care provider for an appointment, before making any healthcare decisions or for guidance about a specific medical condition.

Linda Ziac is the owner and founder of The Caregiver Resource Center. The Caregiver Resource Center is a division of Employee Assistance Professionals, Inc. which Linda founded in October 1990. The Caregiver Resource Center provides a spectrum of concierge case management and advocacy services for seniors, people with special needs and families.

Linda's professional career spans more than 48 years in the health and mental health field as a CT Licensed Professional Counselor, CT Licensed Alcohol and Drug Counselor, Board Certified Employee Assistance Professional, Board Certified Case Manager, and Board Certified Dementia Practitioner. In addition, Ms. Ziac has 15 years of experience coordinating care for her own parents.

Linda assists seniors, people with special needs and their families; in planning for and implementing ways to allow for the greatest degree of health, safety, independence, and quality of life. Linda meets with individuals and family members to assess their needs, and develop a Care Team, while working with members of the Team to formulate a comprehensive Care Plan (a road map). Once a plan is in place, Linda is available to serve as the point person to monitor and coordinate services, and revise the plan as needed. This role is similar to the conductor of an orchestra; ensuring that there is good communication, teamwork, and that everyone remains focused on the desired goal.

For more information, please contact:

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