

## *Arranging for services: How do I arrange for in-home care?*

There is a tremendous difference between hiring a private-duty caregiver on your own as compared to working with an agency to arrange for care and services.

Hiring someone on your own requires that you network, market, or advertise a job opening. If this is the route you take, you should consider starting with people you know. Tell friends, neighbors and anyone else you know that you are in the market to hire a personal caregiver. You can also consider placing an advertisement in a local newspaper, or on the Internet. Keep in mind, however; by hiring a caregiver on your own, statistically speaking you have less than a 50% chance of selecting a person who will remain in your employ for very long. It is also difficult to find a person who may be a good, quality match for your specific or changing needs.

If you do hire someone on your own, you are responsible for paying employment taxes and Labor and Industry (L & I). You will likely want to consider purchasing an umbrella insurance policy to protect yourself against loss, and you also should always conduct a thorough background check, inclusive of reference checks and Washington State patrol checks. There are agencies available that can help you conduct a more extensive nation- wide background check. Although hiring directly can offer you cost savings, it is important to note that by doing so, you have just become an employer and you also risk being in a situation where the person calls out sick, or that the person chooses not to continue in your employ.

Because it is a risky and troublesome process to seek, train and retain a private caregiver, many people turn to non-licensed or licensed agencies to help manage all aspects of this process.

The downside to working with an agency is the added cost. This added cost is often viewed as a value to older adults and their families. Agencies attract a pool of caregivers who are screened, trained, and managed. If a caregiver calls out sick or chooses not to continue working as a caregiver, then it is the agency's responsibility to arrange a replacement or substitute caregiver. If an older adult's needs change, an agency can quite easily add and delete services at a moment's notice.

Selecting an agency is based on the care needs, or the anticipated care needs of an older adult:

Chore needs can be covered by a non-licensed agency; however, if an older adult requires personal care services, an unlicensed agency likely cannot continue to serve the older adult.

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Personal care needs that are non-medical in nature are most economically served by an in-home care agency. If a person develops a nursing-type need (more serious medical needs such as feeding tubes, wound care, or physical therapy), such an agency likely cannot meet these needs.

A Home Health care agency provides the highest level of care, treatments, and therapies. Many agencies that provide this level of service have contracts with Medicare. More and more home health care agencies are offering fee-for-service, non-medical assistance, as well as skilled care. It is important to review what level of medical training and background a caregiver should have to adequately meet the needs of the older adult.

If you are arranging for care for a loved one, it is likely difficult to anticipate their future needs. It is possible that you might need to work with multiple agencies to meet the older adult's ever-changing needs. If you anticipate needs will change over time, you may consider working with a home care agency which offers professional case management. A geriatric case or care manager can assess the needs of an older adult over time, and can help in defining areas of concern before they become a crisis. Geriatric case and care managers can also act as an advocate for older adults, ensuring the highest quality of care, service, therapies, and treatments.

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