

## Use Caution When Hiring Independent Caregivers

Daily routines can often be overwhelming for seniors and their families. Whether it be for personal care assistance, help with cooking or safety during mobility, they realize outside help is needed. After a quick look at the web and some phone calls to home care agencies, trepidation due to cost of care can set in. Many may start thinking outside the box, "remember our neighbor, Sally, didn't she work at the nursing home, perhaps she would like to come and help us out for less money." Many people, in hopes of saving a few dollars per hour, hire independently, without the assistance of a licensed homecare agency. However, there are many other things to consider, before making decisions for your home care needs.

First of all, if you hire a caregiver independently, you are then an employer, as far as the state is concerned. You are therefore required by law to provide your employees a W2 at the end of the year. In addition, as an employer, you must pay Federal Taxes, Medicare Taxes, Social Security Taxes and if you live outside of New Hampshire, State Taxes. You are also required by law to pay Unemployment Insurance, and Workers Compensation Insurance as is any employer who employs one or more employees in New Hampshire or Maine. In addition to the above items there are other things which should be in place such as Bonding and Liability Insurance, amongst other things.

Many people reading this may think, "I will just pay people 'under the table', forget all that formality". If this is the route you are considering, please be aware of the risk involved. The type of work you are asking a caregiver to do is often very hands on assistance. If the caregiver were to get hurt on the job, say slipped on the tub while bathing mom, this is what Workers Comp. would normally cover. If you are a W2 employer of an in-home caregiver, your homeowner's policy may or may not cover such incidents.

Another concern we have heard from those who have hired independently is when you decide you do not need the caregiver anymore, or need to cut hours back, they are likely to go to the unemployment office. Soon thereafter you will likely receive a bill for any unpaid unemployment insurance taxes. We have received phone calls from families in this exact situation and I can tell you from hearing their stories, it is not worth the risk.

Many may think they can provide a 1099 form to the independent caregiver. This would be to designate them as an independent contractor instead of an employee. Unless the caregiver has a private business set up for themselves, they will not qualify for a 1099. Also, issuing them a 1099 is no guarantee they will file it.

There are other things to consider as well. When an independent hire gets sick, who will cover the shift? An unqualified friend? Nobody? Also, what are the qualifications of the independent caregiver? Resumes and references can be falsified.

The State of New Hampshire has recognized these problems and now is requiring all independent Caregivers to be licensed. This license is similar to the license an agency must acquire and maintain. An agency is also required by law to conduct many background checks and health screenings prior to hire. The background checks include: a criminal background check and a BEAS registry check. The BEAS registry is a registry of the Bureau of Elderly and Adult Services. This registry maintains reports of abuse, neglect or exploitation of the elderly and disabled adults, it is not the same as a criminal background check. We have seen someone have a clean criminal record yet have a report or finding on the BEAS registry.

Unfortunately, the risk for physical and financial abuse and exploitation is real. A licensed homecare agency takes steps to minimize such risk. In addition, the caregivers are Supervised, and if replacement is ever needed, there are other screened and trained caregivers to call upon.

What about something like a personality conflict with your mom? Hired independently you would have to take on the long hard work of finding another qualified caregiver to replace her. With an agency all it would take is a phone call. Often times the supervisor and caregiver will notice a personality conflict before it becomes an issue and change the schedule right away, problem solved.

Although not always the case, we have seen independently working caregivers charging as much or more than professional agencies do, and performing substandard, uninsured, non background checked, work. Although I know many independent caregivers who are professional and caring, we just want you to know all the facts so you can make informed decisions regarding your home care needs. Even if you have decided to hire an independent caregiver, or if you have already done so, it costs nothing to talk to us. You are welcome to consider us a resource and call with any questions you may have regarding homecare, and as always, there is no pressure involved.

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