

In home care is the perfect solution for seniors and others who aren't ready to leave their home for an institutional setting or live with relatives, but because of illness or chronic conditions need support to remain at home.

Choosing A Caregiver – Your Road Map

How to select the right type of care giving for your specific circumstances.

Gabriella Ambrosi and Stanton Lawson
Sequoia Senior Solutions, Inc.

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CHOOSING A CAREGIVER: YOUR ROAD MAP

The decision has been made. You've realized for some time that you need help in the house. The tasks of daily living are becoming too much.

Or perhaps you've been trying to convince Mom that she needs some help.

And finally, amazingly, your fiercely independent mother has agreed. You've made a list of the specific tasks you'd like a caregiver to do. You know roughly how many hours and days you want covered. Now what?



A. What are your Options

You want to be safe and well cared-for. The first question is, which of these possibilities is best for you?

1. Do It Yourself

You've always been a "roll up your sleeves and do it yourself" type. And your budget is limited.

Why not just put an ad on Craigslist for home care support and interview a few people and choose the best one? How hard could it be? It's cheaper than going through an agency. Sometimes much cheaper. What is the downside?

With this option, you're an employer hiring an employee. You have the responsibility to:

- Withhold and deposit all taxes

- Perform background checks
- Negotiate wages
- Make sure you have insurance that covers a worker injury.

The in-home care provider should provide at least five personal and professional references, submit a criminal history report from the California Department of Justice, and provide a five-year driving record from the DMV and the results of a recent TB test.

If you want your caregiver to take you out and run errands for you or with you, be sure to ask if she has her own transportation. If she will be using your car, make sure she has a valid driver's license.

I. References

References should be checked thoroughly. You might think that if someone gave this person's name as a reference, you'll surely get a positive response. Not always. Listen carefully for hesitant tones, for the sound of uncertainty, and probe further. If the reference you call seems evasive or unwilling to answer questions, a red flag should go up.

Be sure to ask the reference one crucial question: if you needed an in-home care provider again, would you hire this person? A "no" answer to this one is a major red flag.

II. Interview

When interviewing, it's a good idea to start with a phone interview. Ask about the applicant's previous experience, and give her an idea of your needs and the hours and days you have in mind.

If you don't feel comfortable with this person providing you with personal care at home, don't give out your home address. You can either choose not to have further contact, or you can meet in a public place, say, a coffee shop, to see if your impression changes with a personal meeting. Try to have a friend or relative with you for this interview. It's helpful to have someone to toss thoughts back and forth with afterwards, someone who has your best interests at heart.



III. Backup

Another thing to think about: You may hire a wonderful caregiver. What if this person becomes ill and can't come in one day? What if she has a family emergency and can't come in for a week? Especially if you have no close relatives in the area, and are completely unable to manage on your own, it's very important to have a backup plan.

IV. Insurance



If your in-home care employee gets injured on the job, or claims she was injured while in or outside your home, she could sue for large sums of money.

Check to make sure your Homeowners Insurance will cover this claim. Otherwise, even if you win this lawsuit or it's later dismissed, it could cost you tens of thousands of dollars in attorney fees.

V. Managing Home Care Support

Hiring is one thing. You do it and hope you won't have to do it again too soon. Managing home care support is another. It's an ongoing process. Small disagreements, different ways of doing things around the house, communication difficulties due to cultural differences—many things may have to be worked out. If you are skilled at this sort of facilitation, or have someone very close to you who is, good. If not, you may want to rethink the do-it-yourself approach.

VI. Not Again

And what if you *do* have to do it all over again? The first in-home care provider may not work out. Reasons vary. There could simply be a personality mismatch. One or the other party may become annoyed or dissatisfied. People who are set in their ways need a caregiver who is very flexible and willing to learn someone else's ways. You may suspect that the in-home care provider is stealing from you. Think about how often you are willing to go through this whole process.

2. Referral Agencies

Referral agencies do not employ caregivers. They simply refer home care support people to you. This is a valuable service, but limited in scope. It allows you to start the hiring process with some names. And the price may be lower than that of a professional home care agency.

But it's very important to ask several key questions:

- How well qualified are these applicants?
- Have they been pre-screened?
- Does the agency carry liability insurance?
- What about Workers Comp in case the caregiver gets hurt?
- Are the in-home care providers bonded?
- Does the agency conduct any training or supervision?
- Does it do background checks and national criminal checks?
- What about random drug testing?
- What happens if the caregiver is unable to come in, or if you simply don't like the home care support person the agency sends?



It's important to ask about training. Has the agency provided any? How much? Certain tasks you may want the in-home care provider to perform must be done meticulously. Medication reminders and bed care are two examples. It's important not to assume that everyone knows how to do these jobs correctly.

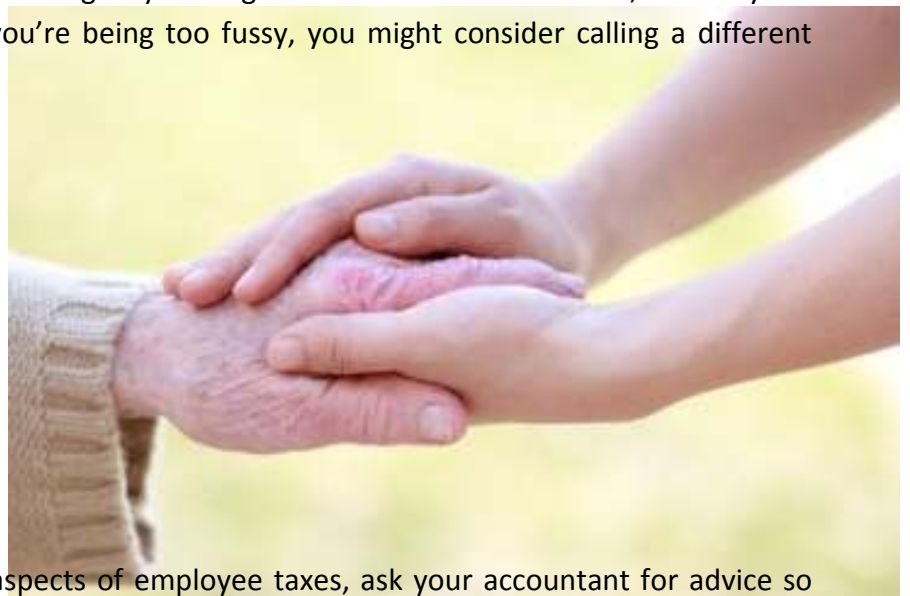


Ask as many questions as necessary in order for you to feel comfortable with this agency.

If they are impatient, unwilling, or unable to answer questions, consider it a red flag.

Don't allow yourself to feel pressured to hire a particular applicant, either by the agency or the applicant. It's important to make sure you feel comfortable and safe with this in-home care provider. If you've seen a couple of the agency's caregivers and haven't liked them, and they tell you, through word or tone, that you're being too fussy, you might consider calling a different agency.

If the agency does not do the above checks and training, and does not carry insurance or withhold taxes, you will have to take all the steps listed in the "Do It Yourself" section. Don't assume that all these things have been done just because the applicant was referred by an agency.



If your agency is not handling all aspects of employee taxes, ask your accountant for advice so you are not liable later for unpaid taxes. This may seem like something you could easily get away with. Many people do. But not everyone. If the IRS, at some later date, audits your employee, they could come after you for the employee's unpaid taxes that they claim you should have withheld.

3. Professional Agencies

Professional home care support agencies employ caregivers. This means that you are not the employer. You have no liability for taxes or injuries. The in-home care providers come to you pre-screened, trained, and qualified to do the work you told the agency you needed.

Be sure to ask the same questions you asked the referral agencies, to make sure this is the case.

If the agency handles all tax matters and has insurance that covers all manner of liability, this will take a tremendous burden off you. When you add up all the time you might spend on tasks the agency does for you, you may find that the extra cost is money well spent.

If expense is a major issue for you, think about whether fewer hours spent with a better-trained and more capable caregiver might be do-able for you. Perhaps a friend or neighbor could run errands for you, so that the home care support provider doesn't have to. Also consider whether the added costs of employer taxes and additional insurance balance out the extra cost of using a professional agency.

Ask what happens if your regular caregiver can't come in one day. Do they have other people on call who can fill in? Are these emergency in-home caregivers similarly screened and trained?

Ask what happens if you don't like the home care support person they send. Are they willing to work with you to find someone you get along with? This person will be in your home on a regular basis, taking care of your personal needs.

It's very important for you to feel comfortable and secure with her. Ideally, you will have a companion as well as a care provider. You don't want to hire someone and then be counting the minutes until she leaves each day.



Ask about supervision. Do they have managers who make periodic, unannounced visits? Is there someone you can speak to on a confidential basis if you have concerns about your caregiver?

**Is the agency certified by CAHSAH,
California Association for Health
Services at Home?**

CAHSAH is the leading statewide home care association. It provides standards, resources, and professional development programs to members. If you live in another state, find a comparable agency in your state and ask for their member agencies.



It's important to sit down with your family and discuss these options in detail. The decision you make will have an impact on your comfort and, more importantly, your safety.

B. Interviews: Seven Questions to Ask an Applicant

You may be concerned that when you are interviewing an applicant, you won't be able to think of many questions to ask. Here are some suggestions that should elicit detailed answers and provide a window onto the applicant's approach and compatibility.

- Please tell me about your experience doing in-home care.
- Please tell me about a past caregiver job you particularly enjoyed. One you didn't enjoy?
- What would you do if... (describe an emergency situation you can easily imagine happening)?
- What do you like about being an in-home caregiver? What don't you like about it?
- Among the tasks I'm looking for someone to do, are there any you don't feel comfortable doing?
- Have you ever been asked to leave someone's employ? Why?
- How do you handle a situation when a client is upset? Can you describe such a situation that you've dealt with?

C. Four Tips to Help you Manage your Caregiver

1. Money

Never give your in-home care provider, no matter how trusted and highly recommended, your credit cards, bank information, or any way to access your money. Cash or store gift cards with limited amounts of money on them are the best way to handle errands the caregiver will run for you. Be sure to get receipts for all purchases.

If this is a requirement set out clearly at the beginning, there should be no awkwardness in making this request. If a professional agency is providing you with personal care at home, this will be an established rule. A professional home care agency is also likely to have a system in place for purchases.

2. House Rules

Make it clear at the outset what the rules of your home are. TV watching, radio volume, smoking, use of your phone, time spent on the caregiver's own cell phone, locking doors, bringing guests into your home—let your home care support person know what your rules are so that there are no misunderstandings.

3. Keys

It is best not to give anyone the key to your home if you can possibly avoid it. If you're unable to get up to open the door, you might consider getting a simple lockbox and attaching it to the wall outside your front or back door. The caregiver can be given the code to the box. She gets the key out, opens the door, and puts the key right back.

If she leaves your employ, you can easily change the code so she no longer has access to your key. This is much easier and cheaper than changing the locks each time a caregiver comes and goes. It completely eliminates having your house keys in circulation among people you may have lost trust in.



4. Respect

In any employment situation, and especially in a personal care at home situation, it is important that respect goes both ways. You certainly want to treat the home care support person as you would any business employee, paying on time, not expecting extra work or uncompensated time, and changing the schedule as infrequently as possible and with as much notice as possible. It's also important to speak to the caregiver with respect and hold any comments about her holidays, beliefs, or political affiliations.

Likewise, your caregiver should treat you with respect. If you feel you are being talked down to, try to find a polite and possibly humorous way to say so. If something is not to your liking, try to use "I" statements. "I like my laundry folded this way," rather than, "You really don't know what you're doing." "I like the radio at a lower volume," rather than, "Are you trying to make me deaf?"

A combination of respect and gentle humor can smooth the way to a happy working relationship with your caregiver.

About Sequoia Senior Solutions

Gabriella Ambrosi – Co-Owner & CEO

Stanton Lawson – Co-Owner & CFO



Sequoia Senior Solutions is a professional agency which provides in home care to the elderly as well as to younger people recovering from illness or surgery. When the tasks of everyday living—bathing, dressing, food preparation, cleaning, errands, pet care—become too much, a caregiver providing personal care at home can offer as much or as little help as the individual needs.

Sequoia senior care providers are thoroughly trained when hired and are required to take continuing education classes. These in-home care specialists provide caring companionship, incidental transportation, and medication reminders, as well as help with the tasks of daily living.