



Selecting a home care option for you

If you're in the process of selecting individualized and personalized home care options, Rx Staffing & Home Care can help guide you through this process and select a care service that is best suited to you.

Before selecting a home care service, there are many questions you should ask to ensure you're going to receive the highest quality of care and best value for your money.



If you select a home care company, ask:

What if I'm not happy?

- What will you do to resolve problems?
- Who do I call after regular business hours if I have an emergency?
- Can this person make decisions?
- Who will visit and call regularly to make sure my needs are met?

How well do you know the caregiver?

- How is the caregiver trained?
- What qualifications does the caregiver have?
- Who checks the caregiver's references and background?
- Who will tell the caregiver about the duties involved with my care?
- Do you protect your workers with written personnel policies and pay them a fair wage?

What happens if the caregiver is hurt in my home?

- Do you pay payroll taxes, social security, Medicare, and state disability contributions for my caregiver or am I responsible for them?
- Do you cover the caregiver with professional liability, workers' compensation insurance and dishonesty bond?

How much will my care cost?

- How often will I be billed?
- Will I be charged even if service is not provided? (for example, is there a minimum hourly charge per visit?)
- What is included in the cost?
- Are there additional charges (e.g. travel or overtime) that I will be charged?
- Will you bill my long-term care insurance or other payer directly?



If you hire a caregiver privately, ask:

What if I'm not happy?

- How will we resolve problems?
- Who do I call in an emergency?
- What are your qualifications?
- How were you trained?
- Are you a certified CNA or CHHA?
- May I have three former customers to call?
- Have you ever been arrested?

How much will my care cost?

- How often will I be billed?
- Will I be charged even if service is not provided? (For example, is there a minimum hourly charge per visit?)
- Are there additional charges (e.g. travel or overtime) that I will be charged?
- What is included in the cost?
- Do you pay your own income, social security and Medicare and disability taxes?
- Do I give you a \$1099 at the beginning of the year?

What happens if you're hurt in my home?

- Are you covered with professional liability, workers' compensation insurance and dishonesty bond?
- Do you have someone who can cover for you in case you're unable to be there?
- If yes, can I meet the person? (Ask these same questions of that person.)



Know your options before making a decision

It's important to explore all of your options before making a definitive decision on how to address your home care needs. There are three different options you may consider which are: hiring a home care company, hiring a referral agency or using a registry, and hiring a private caregiver. Read through each option below to find out which is best suited to your needs.



Option 1:

Hire a Home Care Company

- Caregivers are employed and paid by the company.
- The company performs background checks and checks references.
- You will receive an itemized statement based on agreed upon rates and hours.
- The company prepares, files quarterly and pays payroll, Social Security and Medicare taxes.
- The company will coordinate services when the caregiver is ill and cannot work.
- The company is responsible for resolving problems with your care and satisfaction.



Option 2:

Hire a Referral Agency or use a Registry

- The agency is not the caregiver's employer.
- The agency may or may not do a background check or verify references.
- You will be the employer and responsible for payroll, Social Security and Medicare taxes.
- Insurance for the caregiver is not typically provided by the agency, including Workers' Compensation or dishonesty "bond."
- If the caregiver is hurt in your home, you may be responsible for the bills. Does your home insurance policy include Comprehensive Liability Coverage for Workers' Compensation? Contact your homeowner's insurance carrier for details regarding your coverage.
- You will pay a referral fee and the caregiver's wages.
- Coordination of duties is between you and the caregiver.
- A substitute may or may not be available if the caregiver is unable to work.
- The agency may or may not call you to see if the caregiver is a good match.
- You will have to resolve any problems with the caregiver.



Option 3:

Privately Hire a Caregiver

You will be the employer and responsible for:

- Hiring and firing the caregiver.
- Paying the caregiver in cash or personal check either weekly or daily.
- Conducting background checks.
- Contacting references.
- Negotiating rates and raises.
- Preparing and filing quarterly and annual payroll tax returns.
- Paying the cost of the employer's share of Social Security and Medicare taxes.
- Paying Workers' Compensation or employee dishonesty "bond."



I need care

Rx Staffing & Home Care is proud to be a leader in the healthcare industry, serving the greater Sacramento area for over 25 years, and providing the highest level of home health care available. We are dedicated to the promotion of health awareness and education in the wider community and our commitment to you is to provide a “partnership in caring,” in collaboration with other providers of care.

If you're in need of further assistance to select an option that is right for you, contact Rx Staffing & Home Care. We provide the highest quality of care to you and ensure that your individualized needs are met.

Contact us on **(916) 485-8200** or visit our website [rxstaffingandhomecare.com](https://www.rxstaffingandhomecare.com)