



# Selecting A Home Care Option For Your Loved One

Your guide to in-home care, and the questions you should ask.



## 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 loved one's home care needs.

There are three different options you may consider; 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 their 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."





## If you hire a caregiver privately or through a referral agency, ask:

- What if I'm not happy?
- What are your qualifications?
- How were you trained?
- Who do I call in an emergency?
- May I have three former customers to call?
- How much will my care cost?
- Are there additional charges (e.g. travel or overtime) that I will be charged?
- What happens if you're hurt in my home?
- Are you covered with professional liability, workers' compensation insurance and dishonesty bond?



## There's no place like home

**89% of seniors desire to remain in their own home as they age. Rx Home Care makes this possible.**

Your loved one may be reluctant to ask for assistance because they want to remain self-sufficient and keep doing things on their own as they always have. Rx Home Care Services allows your loved one keep their independence in a familiar setting, as we are there to assist them when and where they need it most.



## Customized Home Care Needs

All of our services are customized and based on the needs of each individual client. Our in-home care services include:

- Hourly or live-in care
- Bathing
- Dressing
- Grooming/personal care
- Transferring/mobility assistance
- Safety monitoring/supervision
- Medication reminders
- Meal preparation
- Light housekeeping
- Linen change/laundry
- Shopping/errands
- Companionship





## The Facts to Consider

### What constitutes personal care?

We provide personal care and companion services, which includes: bathing, dressing, toileting, transferring, meal preparation (feeding), light housekeeping, medication reminders, supervision for safety, and transportation.

### Who do I call after regular business hours if I have an emergency?

We are available for urgent needs 24 hours a day, 7 days a week, 365 days a year. In home care, the worst situations typically occur at night or on weekends or holidays. We have a real person, not an answering service, who answers the phones after regular office hours.

### How well do we know our caregiver?

All of our caregivers are employees. We do background checks and drug testing, along with reference-checking prior to hiring an applicant. We require a minimum of 6-months experience. All of our caregivers are covered under Workers' Compensation and liability insurance along with a dishonesty bond.

We are also a C.E.U. provider for licensed and certified staff through the RN and LVN Boards of Nursing.



## How much will my care cost?

Our rates are charged hourly and are based on the level of care needed. Your best rate is with a minimum of 4 hours; however, we do offer short visits, too. We pay our caregivers weekly and bill clients weekly as well.

### Is there funding available to help pay for personal care?

Generally speaking, personal care or companion services are not covered by insurance or Medicare. If you have purchased long-term care insurance it may cover a portion of your loved one's costs for in-home care. You will need to contact their insurance company to determine which services are covered.

### Do you work with other services?

Yes, we work closely with other service providers, including friends and family, to make sure all of your loved one's needs and expectations are met. We also provide referrals to community resources that may be available to them.

### Is in-home care right for your loved one?

Rx Home Care will conduct a thorough assessment of your loved one's needs and level of functionality around the home to ensure their wishes and needs for in-home care are our primary focus.





## How Rx Home Care can help

Rx 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.

Our In-home care services keeps your loved one in the comfort and safety of their home, whether it is for a few hours, a couple of days, or long-term. Rx Home Care will work closely with you to resolve any problems or concerns you may have.

**If you're in need of further assistance to select an option that is right for you, contact Rx 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](http://rxstaffingandhomecare.com)