

The Advantages of Hiring Live Well at Home VS. a Private Caregiver or Registry

The Hidden Costs of Private Home Care

Once you have made the decision to provide your loved one with in-home care, the next step is to decide between hiring a private caregiver, using a “registry” to find a private caregiver or a professional caregiver employed by a home care agency like Live Well at Home. For many, knowing that an agency is handling the financial, legal and regulatory issues provides complete peace of mind. There are several reasons why using a registry or hiring private home care can end up costing you more.

The Liabilities of using a Registry or hiring a Private Caregiver

On the surface a “registry” may look like an “agency”, but there is a world of difference! When using a registry YOU are the one hiring the caregiver - they are YOUR employee. If you use a registry or hire a private caregiver you are burdened with Social Security, unemployment taxes, disability coverage, worker’s compensation insurance and payroll taxes. Even if a private caregiver states that he or she is an “independent contractor,” the IRS still views you as an employer. It is ultimately your legal responsibility to take the necessary steps to determine the caregiver’s tax status. Here are some other things to consider:

- You will need to seek advice from an attorney and an accountant to make sure you abide by all your responsibilities as an employer.
- To ensure the safety of your loved one, you will want to conduct a professional criminal background check on the caregiver as well as TB and drug screening.
- Without an agency to oversee the caregiver, you are left accountable for their supervision.
- You must understand state regulations for workers’ compensation and provide coverage for the private caregiver.
- There will be no one to care for your loved one if your caregiver quits or is unable to work a scheduled shift due to illness or personal reasons.
- If you fail to fulfill your duties as an employer by not paying unemployment benefits, social security, and workers’ comp, you will be held personally responsible by the IRS.
- Live Well at Home hires only 5% to 8% of the caregivers who apply . . . that means we interview 100 to hire 5!

The Benefits of Hiring a Professional Caregiver from Live Well at Home

Proper hiring and management of an in-home caregiver involves a tremendous investment of time and responsibility. Live Well at Home has the experience and expertise required to handle every issue associated with at-home care. Live Well at Home provides the following:

- Live Well at Home conducts a 3 stage hiring process as well as complete criminal background checks, pre-hire physicals, TB screening, drug screening, motor vehicle record check and verifying references.
- The ability to “match” a caregiver specifically tailored to your loved one’s personality and needs.
- On-going agency supervision of the caregiver and handling any issues that arise.
- Testing and training to ensure your caregiver has the skills needed for your care.

- A network of experienced replacement caregivers in case an emergency arises.
- Live Well at Home is the caregiver’s legal employer, and will handle payroll taxes, unemployment taxes, Social Security and other employment issues in addition to providing liability and Worker’s Compensation insurance.

On the surface, the difference between home care agencies and using a registry or hiring private home care may seem as simple as cost. In reality, a caregiver from Live Well at Home provides you a simple solution to the complicated and confusing problem of finding quality at-home care. Above all else, a Live Well at Home caregiver offers you the peace of mind that your loved one is receiving the best care possible.

When you hire Live Well at Home to supply your caregiver needs, you don’t need to worry about finding an alternate if your chosen caregiver has to take a sick day or needs vacation time. Live Well will assure that your elderly family member’s needed care is not interrupted by sending a qualified replacement, without requiring several days of advance notice. This relieves a tremendous burden on you and your family and ensures that your family members will not undergo the additional stress of seeking replacements at last-minute notice to avoid missing work or school, or other duties you might have.

DO	DON'T
Hire Live Well at Home	Become and Accidental Employer!
<p>Why: Live Well at Home -</p> <ul style="list-style-type: none"> • Employs insured, bonded and trained caregivers and pays the requisite taxes • Pays workers’ compensation & liability insurance • Conducts criminal background checks, pre-hire physicals, drug and TB screening and reference checks on all our employees • Provides initial and ongoing training for all of our caregivers • Schedules and matches caregivers to meet your needs • Supervises our caregivers • Provides replacement caregivers when your caregiver becomes ill or goes on vacation • Provides FREE initial care assessment and care planning • Provides the backing of Eskaton, Northern California’s leading non-profit providing services and resources for senior adults for over 46 years. 	<p>Why?</p> <p><i>If you privately hire a caregiver through a registry, Craig’s List, or any other means, other than an using an In-Home Care or Home Health Agency, <u>you</u> may be responsible for paying:</i></p> <ul style="list-style-type: none"> • State & federal employment taxes, • Social Security taxes, and • Medicare taxes <p>Furthermore, <u>you</u> will need to:</p> <ul style="list-style-type: none"> • Supervise, hire and fire the caregiver • Provide your own replacement caregivers when your caregiver becomes ill or takes a vacation • Conduct a criminal background check, drug tests, TB Screening, or risk hiring a former criminal • Purchase a rider on your homeowner’s insurance to cover liability • Cover Worker’s Compensation costs

