

## A GUIDE TO HIRING IN-HOME HELP

### What Is Home Care?

“Home care” is the general term for the services that may be brought into the homes of people to assist them. Individuals served may be recovering from an illness or accident, coping with a chronic illness or facing a terminal illness. The type and amount of home care they use depends on their needs.

Paid helpers are available to perform a variety of tasks, from simple household chores to highly technical procedures. They may spend as little as an hour or two a week in the home or provide as much as 24-hour care.

Home care services can include:

- Personal care services: help with bathing, dressing, walking, and other daily living activities.
- Homemaking services: help with shopping, cooking, housekeeping, etc.
- Skilled care services: help with dressing changes, injections, physical therapy or other medical care provided by medical professionals such as nurses and physical therapists.

### When To Use Home Care

Making the decision to use home care may not be easy. Most people want to take care of themselves and their homes for as long as they possibly can. There may come a point, however, when help is necessary. The following chart is designed to help you think about what services may be needed. It asks you to consider the need for assistance with ordinary activities—shopping, bathing, paying bills, etc. Family and/or friends may be available to meet some of these needs. A paid home care worker can probably do the rest.

ACTIVITIES OF DAILY LIVING	ABILITY LEVEL	UNPAID HELP AVAILABLE	COMMENTS
Get in/out of chair			
Get in/out of bed			
Walk in home			
Walk outside			
Climb stairs			
Bathe: Tub			
Shower			
Sponge			
Shave			
Shampoo			
Toileting			
Dress/undress			
Buy groceries			

ACTIVITIES OF DAILY LIVING	ABILITY LEVEL	UNPAID HELP AVAILABLE	COMMENTS
Prepare meals/ special diet			
Feed self			
Take medications			
Use telephone			
Read/watch TV			
Money mgmt/pay bills			
Exercise			
Light cleaning			
Laundry			
Change bed linens			
Heavy chores			
Home repairs			

When hiring a home care worker, you have two main options. You can hire someone who is self-employed or you may choose an agency that employs home health care workers. There are pros and cons to each arrangement.

One of the benefits of hiring self-employed home care workers is that they can be more flexible and often charge less than an agency. However, the following are other issues you want to consider when choosing between an agency and an independent home care worker:

- Hiring and training procedures
- Supervising activities and performance reviews
- Filing tax and immigration forms
- Replacing home care workers during holidays, vacations, and sick days.

Many home care agencies take over these responsibilities. They have a higher fee as they charge to cover this administration support. However, all agencies do not offer the same services or type of support. It is important for you to know what questions to ask in order to make the best choice.

### HOME CARE AGENCIES

Home care providers differ in many ways: types of services provided, fees for services, policies and procedures, and administrative structure. They are large and small, non-profit and for-profit, Medicare-certified and non-Medicare certified.

The types of home care agencies listed below are not all-inclusive. Home care service providers offer a range of services including short-term medical care, long-term personal care, and housekeeping. It is helpful to clarify the type of reimbursement an agency accepts as well as the level of care it provides.

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## Social Service Agencies

In some communities, home care services are available through social service agencies. Most of these organizations are non-profit; many have a religious affiliation. These agencies often furnish other services in addition to home care. For example, an agency may conduct a preliminary assessment by a nurse or social worker, and/or involve a social worker to help with decision making, counseling, coordination and adjusting to a care plan.

## Homemaker/Home Care Agencies

These agencies provide a variety of non-medical home support services. They can provide homemakers, home health aides, chore housekeepers and other workers. The workforce is generally not under the direct supervision of a medical professional and services are not usually Medicare reimbursable.

## Home Health Care Agencies

These agencies, some of which are hospital affiliated, focus on the medical aspects of care. Their professionally trained personnel (e.g., registered nurses, licensed practical nurses, physical therapists, etc.) can do dressing changes, monitor vital signs, and perform other tasks as required by the healthcare provider. Most also offer the services of certified nurse assistants who are supervised by licensed professional nurses. Some agencies do provide non-medical home care services.

## Home (Medical) Care

These agencies may be, but are not always, Medicare-certified. In addition to private duty registered nurses, licensed practical nurses, and/or skilled therapists (for physical therapy, occupational therapy, or speech therapy), these agencies often provide certified nurse aides and homemakers.

## FINDING THE RIGHT AGENCY

Social Services Departments at hospitals are a good place to locate information on in-home help agencies. In addition, there is an extensive national network of State and Area Agencies on Aging that links older adults and people who have a disability in their communities. For information about these services anywhere in the country, call the ELDERCARE LOCATOR at 800-677-1116. If you are eligible for government-sponsored services, your Area Agency on Aging can select the home care provider for you.

## WHEN CALLING AN AGENCY BE SURE TO ASK:

- Is your agency licensed or accredited and, if so, by whom?
- Is your agency Medicare-certified?
- What is your assessment process?
- How do you determine what services are needed?
- Will you have a written plan of care? Will I get a copy of it?
- What are your minimum/maximum hours of service in a day or week?
- Is there service limitation in terms of tasks performed?
- Are there service limitations in terms of times of the day? Hours in a day?
- What geographic areas do you serve?
- How do you screen your employees prior to hiring?
- What kind of training do your employees receive? (First Aid, CPR, etc.)
- Do you offer your employees specialized training in caring for individuals with dementia or other chronic disabilities?
- Is your agency bonded? Are your employees bonded?
- How long have you been in operation?
- What is your funding source? Are you a for-profit or not-for-profit agency?
- What are your fees? What do they cover?

- Who pays your employees, you or I?
- Who supervises your employees? Do they receive any on-site supervision in the home?
- Who do I call if the worker does not show up?
- What are your replacement policies?
- How soon can services begin?

## THE INDEPENDENT HOME CARE WORKER

Finding an independent home care worker requires time and research. Ask people you know for names and referrals. Talk to as many people as possible who may have experience in obtaining home care services. Of course, you will need to screen all the candidates carefully before choosing the right person for you.

### Home Care Registry or Employment Agency

These agencies can provide names of individuals for you to interview. They may have already screened applicants but are not their employers. You may be responsible for interviewing, hiring, training, supervising, and paying the worker. There may be a fee for this service, either a one-time finder's fee or a monthly service charge.

### Churches/Synagogues/Mosques

These often have a community bulletin board or newsletter that may be able to help you find home care workers.

### Online / Print Advertisement

If you choose this way of hiring a home care worker, expect and prepare for a large response. Write a list of questions to pre-screen applicants by phone. Plan to interview a number of candidates in person. If you are not comfortable interviewing applicants on your own, ask a friend or family member to help you. Above all, check references carefully.

### Hiring the Independent Home Care Worker

Before you start interviewing candidates, think about what services you need. It would be helpful to develop and prepare a job description that summarizes your expectations. This should be prepared before you start the interviewing process.

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### Sample Job Description

Position: Home care worker

Reports to: Client's daughter

Hours: Monday through Friday, 9:00 a.m. – 1:00 p.m.

Minimum Requirements: 1–2 years of experience in home care, good interpersonal skills

Responsibilities: 1. Assist with dressing, 2. Bathe, 3. Prepare lunch, 4. Shop

Your interview with the prospective home care worker is very important. It will indicate the candidate's abilities in several important areas: skills, experience, and personality. Some people feel that compatibility is as important as skill.

Include the following in the Interview/Screening Process:

- Full and honest discussion of the client's needs. It is helpful for the prospective worker to understand the client's needs and limitations, including problem behaviors or cognitive impairments, to determine whether or not he/she accepts the position.
- Reference check: Request references, and be sure to call them! If the worker is sent by an agency, check the agency's reputation and record.

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- **Criminal Background Check:** A criminal background check can be conducted to determine if the candidate has been convicted of a crime, but in your state only. The candidate must give consent prior to the check. The Illinois State police use a Special Uniform Conviction Information Act Form (UCIA). The forms must be requested from the Illinois State Police.
- **Driving Record Check:** Contact your local Secretary of State to check the driving records of potential candidates. Each state varies on cost and response time. In Illinois, an Application for a Driver's Abstract Form must be completed with the person's name and driver's license number.

Be aware of the candidate during the entire interview: was he/she on time, did the candidate make eye contact, ask to meet the person he/she would be caring for, did he/she appear neat and clean, or exhibit any questionable behaviors during the interview?

Suggested interview questions:

- Why are you interested in this job?
- Tell me about your current and past home care experiences.
- What do you like best about home care?
- What do you find to be the most difficult part of working in home care?
- What would you do in case of an emergency such as \_\_\_\_\_ ?
- What salary and benefits are you looking for?
- What days are you available?
- Why did you leave your last place of employment?
- Do you have a valid driver's license?
- Do you have a car that you can use?
- Do you smoke?

Evaluate the personality of the candidate. A good match will be a person who will get along well with the person for whom he or she will be providing care. Take notes during the interview. The following sample chart may help you organize your thoughts after an interview.

CHARACTERISTIC	COMPATIBLE	INCOMPATIBLE
Organized		
Takes Charge		
Flexible		
Pleasant		
Older		
Younger		
Ethnic background		
Smoker		
Able to drive (has own car)		
Neat/Clean		
Energetic		

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CHARACTERISTIC	COMPATIBLE	INCOMPATIBLE
Shows initiative		
Likes pets		
Other:		

### Reference Checking Questions

When checking references, provide an introduction to the person you called by offering your name. Inform the reference that the candidate (use candidate's name) gave you his/her name as a reference. Ask for a few moments to discuss the candidate's qualities. Be sure to inform the reference of the type of position you are considering for the candidate. Have a pen and paper ready to write down the exact words of the reference.

Listed below are some sample questions:

- In what capacity did/do you know the candidate?
- How long have you known the candidate?
- Why did this person leave your employ? (if applicable)
- How does the candidate get along with others? (client, family members etc.)
- Did you encounter any problems with the candidate? How were they resolved?
- What were some of the candidate's strengths and weaknesses?
- Would you rehire the candidate?

### TAX RESPONSIBILITIES

It is important to understand that, as an "employer," you may be responsible for filing forms and paying taxes at various times during the year. You are not responsible for withholding income tax, but you may be responsible for:

- Social Security Contributions (FICA)
- Federal Unemployment Tax (FETA)
- State Unemployment Tax
- State Worker's Compensation Contributions

If you are uncertain about your obligations, check with the IRS, Social Security Office, Worker's Compensation Office, or an accountant.

In addition, as an employer you are responsible for verifying that your employee is eligible for employment in the United States. The paperwork and extra expense involved in complying with these requirements may, at first glance, seem overwhelming, but the process is simpler that it looks. Obtaining assistance from an elder law attorney or an accountant can also help.

### Costs and Payments Sources

The salary range begins at minimum wage. The amount you pay a home care worker depends on primarily the training and experience the person has and whether an agency is involved. For example, the hourly rate for certified nurse assistance may be as low as minimum wage or as high as three times that amount depending on service needs and the type of agency involvement.

Twenty-four hour care is typically charged at a daily, rather than an hourly, rate. Depending on the type of services needed and the agency, this might cost \$150 to \$350 per day.

## Transportation Fees

These may be added to the hourly rate of pay. They might be calculated in zones, from the agency to the client's home, or reimbursed on an actual cost basis. When negotiating a salary with a home care worker, be sure to discuss transportation issues.

## Medicare

Medicare may pay for the services of a home health aide for a Medicare-eligible individual if the needs for the service are medically related. In order to qualify, the person must be:

- Confined to his/her home
- Under the care of a doctor who must prepare a plan for care in the home
- In need of part-time and intermittent skilled nursing care as provided by a registered nurse or licensed practical nurse, physical therapist or speech therapist
- Receiving services from a Medicare-certified agency

The website, [www.medicare.gov](http://www.medicare.gov), is a helpful resource. In addition, every state has a program that is available to answer specific questions about Medicare and changes in Medicare coverage. In Illinois, call the Senior Health Insurance Program (SHIP) at 800-548-9034.

## Private Health Insurance and Health Maintenance Organizations

These companies frequently apply many of the same restrictions that Medicare does on home care coverage, although there has been some expansion, long-term care insurance policies may offer more possibilities to those who can afford their premiums.

## Other Elder Care Benefits

Some employers may offer a family care benefit, or you may be able to use pretax dollars through a flexible spending account to pay for care. Check with a benefits specialist where you work.

## Financial Assistance

Support services, such as housekeeping, shopping, laundry, and assistance with activities of daily living, are not typically covered by Medicare and/or other private insurance. In most cases, the recipient of the service pays the full fee.

In Illinois, the state Department on Aging offers home care services to persons of limited income at no charge or on a sliding fee scale through Community Care Program. Check with your local Area Agency on Aging or call the Eldercare Locator at 800-677-1116 to find out what assistance your state offers.

Medicaid coverage of home care varies from state to state. You may find out about your community by calling your local Public Aid office and your state Department on Aging office.

## STARTING HOME CARE SERVICES

Most people value their independence. You may find that it is hard for the person who needs the care to accept help from others. A confused older adult may have difficulty understanding why a worker is needed and may be afraid of being harmed or robbed. Including the person in planning for home care services is a sign of respect and may help that person accept care. The more the person receiving care is involved in the decision-making process, the better. It gives him/her the opportunity to discuss concerns, feelings, and hopes for the future.

## Plan Ahead

Planning ahead may lessen the person's resistance. If the person does not agree with the plan for home care services, he or she may unexpectedly cancel the service. You may find it useful to develop a plan, in advance, with the worker on how to manage this issue. It may be helpful to also include the person in this problem-solving process.

## Communication

Good communication is critical to the success of your relationship with the home care worker. A thorough orientation is extremely important to get the relationship off to a good start. The better the employee understands what is to be done, in what way, and how often, the better he or she can do the job. Be clear and specific in your explanations.

Communication is a two-way street. Take the time to meet and really listen to the worker (about concerns, questions, and suggestions). If you are working with an agency, listen carefully to the guidelines and boundaries it has established. There are many tasks that your worker can do for you and there are others that he or she may be unable to do because of the agency's policies. Don't put the worker in the uncomfortable position of performing tasks that are not allowed by the agency or cannot realistically be done. Discuss problems or concerns as they occur. The sooner an uncomfortable situation is resolved, the better off for all involved. Often people are hesitant to discuss a problem because they fear the worker will leave if he or she is not happy. If you are not satisfied with a situation, it is important to discuss it with the worker as soon as possible. Don't expect perfection. The home care worker cannot do everything the way you would. Be open to re-negotiation in order to maintain a good working relationship.

## Cultural Diversity

Be aware that people from different backgrounds often have different styles of communication. Cultures differ in terms of what is considered acceptable behavior. Behavior that appears rude may simply reflect cultural differences. To develop sensitivity for one another's backgrounds, it is a good idea to discuss early on in your relationship topics such as communication styles, attitudes towards family, touching, and asking personal questions. Try to understand an employee's culture by asking questions and then demonstrating respect for his/her culture.

## Employer Checklist

Some issues to discuss on the first day:

ISSUE	DISCUSSED	COMMENTS
Days needed		
Hours needed		
Rate of pay/Method of payment		
Payday		
Car fare, gas reimbursement, or mileage		
Illness/Absences		
Vacation/Paid or Unpaid		



ISSUE	DISCUSSED	COMMENTS
Emergencies/Hospitalization of client		
Holidays		
Make-up time		
Meals/Food provided?		
What to do in an emergency		
Supervision procedures		
Record keeping		
Taxes: Social Security Disability/Worker's Compensation Unemployment		
Managing client's money		
Use of computer/wireless internet		
Notification of termination		

### EMERGENCY PROCEDURES

Be prepared for emergencies. In a convenient, visible location, post important telephone numbers, including those of family members and physicians. Make sure Medicare, other insurance information, and identification cards are accessible in case hospitalization is required.

### IMPORTANT TELEPHONE NUMBERS

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE \_\_\_\_\_

MEDICARE # \_\_\_\_\_ OTHER INSURANCE & # \_\_\_\_\_

MEDICAL CONDITIONS \_\_\_\_\_

ALLERGIES \_\_\_\_\_

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EMERGENCY CONTACTS		
To Be Notified:	Home Phone Number	Work, Pager, and/or Cell Phone Number
Other Contact Names:	Phone Number	Address
Physician:		
Social worker:		
Home care worker:		
Home care supervisor:		
Hospital preference:		

## Safety

It is important to review safety procedures for both inside and outside the home. For example, discuss potential hazards in the bathroom and kitchen. Talk about home security including locking doors, key arrangements, and use of indoor and outdoor lighting.

## Money

Most people find it helpful to make arrangements, in advance, for shopping and other activities that require cash handling. The worker may not be able to use his or her own money; therefore, funds should be available for anticipated expenses. Be sure to ask for receipts for all expenditures.

## Transportation

You may want to discuss how to handle transportation costs. As the employer, you can choose whether or not to reimburse travel expense incurred during working hours. Items for discussion can include:

- Travel to and from work
- Use of worker's car on the job
- Car insurance coverage
- Other travel arrangements

## Cancellations and Absences

Come to an agreement about absences or cancellations for both the worker and the person receiving the care. Who should be contacted and when? Discuss payment procedures if a hospitalization occurs. Be aware that the worker may seek other employment if he/she is not paid during a hospitalization.

## Dietary Likes and Dislikes; Dietary Restrictions

Because food seems to relate directly to one's sense of happiness, this topic deserves special attention. Sharing family recipes may be a big help in creating a positive atmosphere. The worker may enjoy the challenge of creating something new and the client may appreciate the opportunity to show off one of his or her specialties. Dietary restrictions should be discussed to avoid mistakes, problems or health hazards.

## Medication

A home care nurse is trained to give medication. Some home care workers are able to monitor medication usage and provide reminders for the client.

MEDICATION CARE FOR:			
Name of Medication	# of Times Per Day	Purpose	Prescriber
1.			
2.			
3.			
4.			
5.			
6.			

### House Rules

Every home has its own unwritten rules about such issues as smoking, TV and radio playing, use of the phone, use of computer/wireless internet, house temperature, acceptable eating areas, guests, etc. Talk with your worker about your house rules.

### The Person Receiving Care

The worker will want to get to know the person needing care. Introduce them. Discussing the following topics may break the ice:

- Hobbies and interests, past and present
- Profession or trade at retirement
- Relationship with family and friends
- Bathing and dressing habits
- Feelings about needing a home care worker.

### Routine

Routine is very important for a sense of security. Everyone will benefit from knowing what happens when. Acquaint the worker with daily routines. Discuss what occurs during a typical day.

## SUPERVISING THE HOME CARE WORKER

### Schedule regular meetings

Meetings are commonplace in business. Supervisors often meet regularly with their employees to make sure that things are running smoothly. A routine meeting is an acceptable time to acknowledge one another's efforts, air grievances, and develop plans.

Schedule a regular meeting, perhaps every two weeks, to discuss the working arrangement as well as the physical and emotional condition of the person receiving care. This will provide an opportunity for calm and effective communication.

Conduct the meeting in a positive and constructive manner. Instruction is better than complaint. Rather than saying, "You don't know how to cook," say, "My mother usually prefers her meat cooked longer." Instead of "You never clean the bathroom right," explain, "Dirty towels should be placed in the laundry after the bath."

Above all, listen! The home care worker is your “eyes and ears” in the home and can give you valuable information about the person receiving care.

Working in the home is not an easy job. There are many frustrations in caring for another person and very few people with whom to share them. As a result, home care workers may burn out quickly. You may not be able to take all the frustration away, but you can listen. This may help your worker cope better and keep him/her in your employment longer. Remember, a good relationship is a two-way street.

### **Some Signs of a Problem:**

- The day’s assigned work is not done.
- The worker neglected to give you a receipt with the money
- The client person complains. (Note: Sort out what is a real complaint, check into it with the worker.)
- The worker comes late and/or leaves early on more than one occasion.
- You do not feel you are getting the information you need.

It is helpful to discuss concerns and problems when they first occur. Waiting may give small problems time to turn into major catastrophes. If you are not satisfied with a situation, discuss it as soon as possible.

If some of the problems listed above continue, it may be helpful to have a performance review or a discussion of the situation, as you perceive it.

### **Guidelines for a Performance Review:**

- State the problem behavior
- Be clear on the change required
- Set a time limit
- Follow through with the consequences you discuss

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This guide is not meant to provide legal guidance. When you have questions related to elder law, estate planning, probate, and guardianship, think of the attorneys at Dutton Casey & Mesoloras. With over 100 years of combined experience, Janna Dutton, Kathryn Casey, Helen Mesoloras, Michaela Franco, and Melissa LaPointe are here to assist you, and those you care about. In addition, Janna Dutton and Kathryn Casey are two of only a few certified elder law attorneys in Illinois.

### Resources:

National Elder Law Foundation – [www.nelf.org](http://www.nelf.org)

National Academy of Elder Law Attorneys – [www.naela.org](http://www.naela.org)

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