

Looking for a Home Care Bargain? **Beware: Some types of care hide expensive implications**

As the economy struggles, it's hard to avoid the sordid stories of scammers and criminals preying on the weak and vulnerable. When it comes to the frail elderly, the stories of exploitation are doubly unsettling. For those whose loved ones are cared for in their own homes, some dark questions may linger: Are you inadvertently putting your loved ones at risk? Who are you inviting into your loved ones' homes to care for them? How do you ensure their safety and wellbeing in home care situations that are mostly unsupervised care settings?

Live Free Home Health Care is raising awareness and educating the local community about various home care options as well as potential risks and liabilities associated with hiring an independent contractor or using a registry for home care. While everyone likes a bargain, especially in tough financial times, when it comes to home care, selecting the cheapest price for care can result in some very expensive implications.

There are several models of in-home care providers, and their similarities and differences can be confusing. We believe it is important for people to be armed with information on the different types of home care. **Registries**, also known as **referral services or nursing registries**, match independent contractors to clients and patients. In these cases, the registry serves as the middle man to match independent workers to clients seeking home care but these workers are not actually employed by the registry. **Private duty agencies**, like Live Free Home Health Care, provide caregivers who are employed, bonded, insured and licensed. Such agencies do the accounting, background checks, provide training, supervision and discipline, carry insurance and ensure shifts are covered.

Though at first glance, the hourly rate for an independent provider or a registry caregiver may seem substantially lower than an agency-employed caregiver, it is good to note that there are a number of unexpected or hidden issues that consumers and workers face when dealing with workers who are not already employed. One major issue is that there is an employer-employee relationship that is created in most of the care situations – between the worker and the consumer, the frail elderly person receiving the care. Unfortunately, in most cases, the frail elderly person and/or their family are not aware of this. Referring registries and independent contractors often don't communicate to the consumer that this arrangement could result in the creation of an employee-employer relationship. Because of this, both the worker and consumer can suffer significant financial liabilities.

A Taxing Complication

When the consumer is considered the employer of the home care worker, the consumer is responsible for the appropriate employer-paid Social Security, Medicare, federal and state unemployment, and state and federal payroll taxes for the worker. If these taxes are left unpaid, the government has the option to assess the consumer or their estate for back taxes, interest and penalties as well as potential civil fines and criminal penalties, should the situation be severe.

Hurt on the Job

Workers' compensation protection is required by law in nearly every state, and it may be surprising to learn that homeowner's insurance does not typically cover an employee in the home. If a worker sustains an on-the-job accident, such as a back injury from lifting or transferring a frail person, the medical costs and disability payments for that worker could cause financial hardship for even a very wealthy client. Then if the consumer is unable to pay, the worker could be left with no help for a devastating injury.

Beware of Abuse and Exploitation

Most workers who enter the home care industry are caring, giving people. Unfortunately, there are also those who know that it is very easy to take advantage of frail, functionally limited, often

cognitively impaired clients. Registries usually do not perform background investigations on the caregivers they place, and by law, they are not allowed to monitor or supervise them since the worker is not an employee of the registry. In hiring an independent contractor, the background check process would fall on the family or the frail elderly person receiving the care. This lack of thorough screening could subject clients to physical, psychological or financial abuse. A good home care agency does perform a variety of background screenings, as well as ongoing supervision, scheduling and worker training to their caregivers. Plus, the agency provides ongoing monitoring in the home as an additional safety measure.

No Guarantees

What would happen if a consumer's registry caregiver or independent contractor did not show up for work, or wanted to take a vacation, or was sick? With an agency, consumers do not need to worry, because the agency will provide a replacement caregiver for the consumer.

In short, it is very important to understand the risks and liabilities associated with hiring an independent contractor or a registry before making a decision for care. This knowledge may well save a frail elderly person from an unfortunate, and preventable, experience.

For further information on the risks and liabilities associated with hiring home care, please call us at 603-217-0149 or visit www.livefreehomehealthcare.com.

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About Live Free Home Health Care, LLC:

Serving the Lakes Region and central New Hampshire, Live Free Home Health Care, LLC is dedicated to providing top quality care in the comfort of home as an alternative to assisted living facilities or nursing homes. Family owned and operated, Live Free Home Health Care offers a wide range of services, from companion care and assistance with activities of daily living to skilled nursing, and all care is supervised and updated by a registered nurse. Live Free Home Health Care also offers medical alert systems to provide extra peace of mind should an emergency care need arise. Whether the need is for short or long term care, Live Free Home Health Care's compassionate staff promises to treat each client respectfully and like a cherished family member. For further information, contact (603) 217-0149 or visit www.LiveFreeHomeHealthCare.com.