

# HOME CARE WITHOUT AN AGENCY



SILVER LINING

Home Healthcare

## From 'How to Get Paid' to 'Hiring Your Own Caregivers'

Maybe you're not quite at the point where you need additional help; you're making do on your own.

Or maybe you've had a bad experience with a company.

Silver Lining enhances choice, increases health outcomes, promotes independence and aging in place, but we also completely acknowledge that there are times when doing care "on your own" is the best option for you and your family.

**2** *options for doing care on your own*

**4** *must-haves to have in place when hiring your own caregiver*

**5** *questions to answer in preparation for a caregiver search*

**4** *topics you should research before hiring a caregiver*

### Here Are 2 Options We Cover for Doing Care 'On Your Own':

- 1. Do it yourself. And possibly get paid.** You may be in an area where you can get paid to take care of a loved one. For a thorough article on this, read *Programs That Pay Children to Care for Their Aging Parents*. Both Delaware and Pennsylvania have some programs where you can get hired or trained by an agency permitting you to be paid a specific wage for the approved hours of care.
- 2. Contract your own workers.** You can hire your own people to take care of you or your loved one. With this option, it is possible to save money because: (a) you won't be paying employer-related taxes (since these individuals will be independent contractors) and (b) you won't have overhead costs like a full-service agency does. If you're considering hiring your own caregiver, continue reading so that you can plan for the best possible experience.

# BEFORE YOU HIRE A CAREGIVER

## 4 Must-haves to Have in Place

1. **Worker's Compensation Policy**
2. **Liability Policy** – Talk with your insurance agent to figure out if a general liability, umbrella coverage policy is necessary or if your homeowner's policy provides coverage
3. **A secure way to track hours and pay caregivers**
4. **A way to log activities required, pass on communication, and update whatever plan of care you create.** This is easy when the person receiving care is coherent, but becomes especially necessary when there is a mental status change.

## 5 Questions to Answer in Preparation of a Caregiver Search

1. **How will I find caregivers?** Consider sites like CareLinx and Indeed.
2. **What certification level or experience level is necessary?** For ADL like bathing, dressing, etc., you'll ideally want a Home Health Aide (HHA) or Certified Nursing Assistant (CNA).
3. **What will I do if the caregiver calls out?** What is my backup plan and is it adequate for mom/dad/my loved one?
4. **How much money am I actually paying over the year?** By doing a full budget workup, you'll know how much you're paying for care, and how much it would cost to either upgrade to a home care agency or cover alternative services like assisted living. Generally, you're looking at \$10-12/hour for a caregiver and \$12-17/hour for a certified nursing assistant (CNA). Add in your insurance costs (liability and worker's compensation), any transportation assistance you'll be providing, and any tax amounts as noted by your accountant.
5. **How will I manage mom/dad/loved one's funds so they have care their whole life?**  
Use an elder law attorney. This is different than an estate planning attorney. Visit the resources section on our website to read more about elder law.

## 4 Topics You Should Research Before Hiring a Caregiver

1. **The best way to hire a caregiver** – Questions to ask, how to order a background check (if desired), and how to obtain a drug screening (if desired)
2. **The best way to fire a caregiver**
3. **How many caregivers you will need to meet your desired schedule of care** – 168 hours per week can mean a lot of caregivers
4. **The tax implications** – Be sure to talk to an accountant about how to best handle the costs of care, including caregiver wages. You should be providing every caregiver with a 1099 annually for tax purposes.

While there is a lot to consider before embarking on managing care on your own, it can be done and be a good fit for your circumstances. If an agency is still in your consideration, our Glance Chart on our resources page on our website will help you compare agency types.

---

*For more resources, head to our Coffee Chat Playlist on YouTube,  
or visit the Resources section of our website:*

**[silverlininghealthcare.com](http://silverlininghealthcare.com)**

*Questions? Call **302.724.7902** anytime,  
or email us at: **[jackie@silverlininghealthcare.com](mailto:jackie@silverlininghealthcare.com)***