

A GUIDE FOR FINDING IN-HOME CARE

Figuring out the best way to provide care for a loved one is complicated and there is no right or wrong answer. Every situation is different. In some cases, a Senior Living Community may be the right choice; in other cases, having your loved one at home may be best. What determines the decision should be what is best for the individual and their support structure (family). Caregiver Connections is a resource to assist you with comparing costs, identifying specific needs, and assisting you with choosing what's right for you and your family.



If you choose in-home care, finding the right person for your loved one can seem daunting, but it can also make a huge difference to you and to their quality of life. You can utilize an agency, or you can hire someone privately. This guide presents everything you need to know about both options. After reading it, we can review any questions or concerns you may still have. You can request a Care Consultation by calling 970-445-0312 or emailing us at support@getcaregiverconnections.org.

WORKING WITH A CAREGIVING AGENCY

Home care agencies are licensed and regulated businesses that employ caregivers and place them in the home to provide in-home care.

The majority of in-home care needs that we see are for *non-medical* services, also called personal care or custodial care. This level of care consists of assistance with activities of daily living such as preparing meals and support with personal care activities (bathing, oral care, dressing, toileting, eating), all of which can be provided by persons without medical training. Providing any *medical* care in the home requires a referral from a physician and are provided by trained professionals.

Pros to working with an agency:

- The agency manages all hiring, background checks, training, scheduling, insurance coverage and payroll.
 - If the caregiver is unavailable, finding a replacement is their responsibility.
- If unexpected and/or additional needs arise outside of your regularly scheduled hours, they can provide additional assistance.
- Communication is through the agency for all needs including scheduling, meaning you do not have to make arrangements directly with caregivers.

Cons to working with an agency:

- Hourly costs can seem high with \$45 to \$50 per hour being common and there is usually a minimum number of hours required per shift.
- The family will not have as much control in selecting caregivers.
- Having all communication(s) managed through an agency can sometimes feel like an extra step when the caregiver is right there and it is tempting to just work out some change in schedule, but you need to go through the agency.

- Task allocation restrictions: When working with an agency the tasks that caregivers can perform are restricted by state regulations. Also, these caregivers are only allowed to spend a specific percentage of time on certain home-related tasks such as cleaning.
- Unfortunately, there are only a small number of *non-medical*, in-home caregiving agencies operating in Eagle County.

Non-Medical Agency Options:

- Visiting Angels (970-446-5184) <https://www.visitingangels.com/comtns/home>
- Caring4You (970-390-2889) <https://www.caring4youvail.com/>
- Right at Home (970-697-1331) <https://www.gjhomecare.com>

Medical/Hospice:

- Home Care and Hospice of the Valley (970-930-6008) <https://hchotv.org/>

HIRING INDEPENDENT CAREGIVERS

Independent or private caregivers are employed directly by the family. Families who hire independent caregivers should be advised there may be IRS implications and that one should consult with his/her accountant or other IRS professional.

Pros to hiring independent caregivers:

- Ability to hire who you deem fit for the job.
- Set the schedule according to your needs; increased flexibility.
- Communicate directly with the caregiver for schedule and needs.
- Less expensive hourly rate (anywhere from \$20 to \$35 per hour).

Cons to hiring independent caregivers:

- Potential IRS implications.
- Time required to handle all scheduling and hiring.
- Be aware of any potential liability and applicable insurance coverage needs.
- If a caregiver is unavailable the family will need to assume coverage of caregiving duties.

In some cases, you can find a caregiver who can also serve as a Care Manager. A Care Manager is helpful when coordination among multiple caregivers is needed. This person assists by managing the caregivers' schedules as well as being able to ensure the house is stocked with supplies as needed. It is also a good idea to have the Care Manager provide some of the care so they fully understand the needs of your loved one and can train others when needed.

Please refer to the following article for more information about hiring independent caregivers.

<https://www.payingforseniorcare.com/homecare/hiring-independent-caregivers>

Finding a Caregiver:

We recommend writing a full but concise job posting (see Appendix A) detailing what you need from a caregiver. It should indicate the number of hours that are needed and/or the days you prefer someone to work; if you are able to be flexible with scheduling; brief information about the care recipient (your loved one) as well as the caregiver's required duties and responsibilities. You do not need to indicate the pay rate, but it may be beneficial to include a pay range based on experience or say it is negotiable. See examples in the appendix.

Eagle County Caregiver Classifieds:

We encourage you to join [Eagle County Caregiver Classifieds](#), a service of Caregiver Connections. This is a private Facebook group established to help older adults needing in-home assistance find independent caregivers who are seeking employment. Just answer the two basic membership questions and request to join. If you want to speak with someone, please contact us at 970-445-0312. *The caregivers who join Eagle County Caregiver Classifieds are not in any way affiliated with Caregiver Connections and you are responsible for fully vetting and hiring anyone who responds to your job description.*

In order for paid caregivers who are seeking employment to be admitted to our Facebook group, we ask that they read the Guide to Working as an In-Home Caregiver and also need to answer the membership questions. We strongly encourage them to have one or more of the following:

- One year of experience with a reference.
- An appropriate license or certification.
- A sincere desire to be a caregiver for an older adult and willing to learn and be trained.

It is up to the individual hiring the caregiver to determine the qualifications they are seeking and to fully vet the caregiver themselves. (See section on Vetting and Hiring a Caregiver)

There can be other ways to find caregivers, such as having family members and/or friends, post on other Facebook groups, and email or call everyone they know to see if any of their connections are interested in providing in-home care. It requires casting a broad and wide net.

Vetting and Hiring a Caregiver:

Families should conduct background checks on potential caregivers before entering into an employment agreement with them. You can conduct either a:

- State of Colorado Criminal History Check <https://www.cbirecordscheck.com/>
- Or a fingerprint check for people who have recently relocated to Colorado <https://dre.colorado.gov/colorado-and-national-fingerprint-based-criminal-history-background-check>

We also recommend that you complete the following:

- Have the applicant fill out an application and provide references. Check their references. (see Appendix D)
- Come to an agreement on pay and taxes (amount, schedule, taxes, etc.).
- Write a detailed job description with responsibilities and competencies. (see Appendix B)
 - Considerations: holidays, how much notice if they are going to be away, rate of pay, how you prefer them to communicate with you.
- Utilize a timesheet for caregivers to record their time in and time out. (see Appendix C)
- Provide a notebook and require caregivers to make daily notes including activities performed, special considerations, upcoming events, food preferences, etc.
- Don't be afraid to hire someone without experience if you think they could be a good fit and you can train them specifically on how to work with your loved one. Caregiver Connections is a source for training materials/resources if needed.

IRS Regulations:

Independent caregivers are categorized as “Household Employees” by the IRS. To understand any IRS implications, you need to talk with your accountant or an IRS professional.

[Topic No. 756 Employment Taxes for Household Employees | Internal Revenue Service \(irs.gov\)](#)

We strongly recommend utilizing either a payroll agency (such as Paychex) or consulting with an accountant to help you set up and manage your payroll, handle tax forms and to ensure you are adhering to IRS regulations.

Insurance:

To cover the additional liability you will be taking on as a household employer, you will need a Workers’ Compensation policy that provides financial assistance to employees in the event of a work-related injury or illness. Typically, claims cover the cost of the employee’s medical bills and lost wages while they’re out of work. Workers’ compensation policies must be managed by a state-licensed insurance broker and families pay an annual premium for coverage. The cost is lower than you may think and paid monthly but could end up saving you thousands should there ever be a claim.

Additional Resources:

- Payroll Agency: <https://www.paychex.com/>
- Worker’s Compensation: <https://get.pinnacol.com/>
- There are a lot of resources for Household Employers. For more information perform an internet search for “HR solutions for household employers”
- If you want to explore placement in an senior care facility, here are a couple of resources:

CarePatrol of Central Denver - Free

Jenn Gomer, RN, CSA, CPRS, Executive Director

PO Box 150584, Denver, CO, 80215

Office: 720-675-8308 | **Direct:** 720-788-2364

Aging Life Care Professionals – Fees Vary

Aginglifecare.org | 1-520-881-8008

Disclaimer:

This Guide is intended to offer general advice related to caring for a loved one and to provide general information and various resources for those seeking care for a loved one. Caregiver Connections accepts no responsibility for, and expressly disclaims the same, for any tax, legal, insurance or other direction offered in this Guide. Sole responsibility for vetting and/or hiring a potential caregiver or agency lies with the family and/or other support structure for the person receiving or to receive care. Caregiver Connections accepts no liability whatsoever for the same and expressly disclaims the same. Caregiver Connections is not affiliated with, and receives no compensation of any kind or nature, from any agency, caregiver, or other person offering or providing care.

APPENDIX A: Sample Postings

Example #1

Nanny for Grandpa needed in Eagle. Seeking someone who can assist a 93 year-old gentleman who lives in a detached apartment at his daughter's home. The daughter works during the days. He has moderate dementia, loves to go on walks, look at photographs, and tell stories. Ideally I am seeking someone three times a week from 9 - 12, preferably Monday, Wednesdays and Fridays, although there is some flexibility depending on availability of the caregiver. Additional shifts available between 4pm and 8pm three times a week. \$20 to \$25 per hour depending on experience and qualifications.

Example #2

Seeking someone for overnights three times a week in Gypsum and for when the daughter/family caregiver is out of town. The mother is 99 years old and typically sleeps through the night but is incontinent and needs to have her incontinence pads replaced once a night. Occasionally may need to reposition her, give her water, but she does not get out of bed on her own. She cannot be left alone. Separate sleeping area available with use of internet and TV. Typically 8 pm to 8 am and \$15 to \$20 per hour range depending on experience and qualifications. Emergency and backup assistance would be available.

Example #3

Personal Care Assistant needed for an 80 year-old woman with advanced dementia in Avon. Needs assistance (some cuing and some hands-on) with dressing, showering, personal care. Prepare meals and directs her to take her medication. She likes to walk and enjoys going out around town. Requires someone with patience and familiarity or willingness to learn communication strategies for someone with dementia. Ideally seeking one or two individuals to cover 8 - 2, seven days a week.

APPENDIX B: Sample Job Description:

Caregiver

- Respond to Marcia's needs/requests which can include:
 - Give her a shower (she showers Monday, Wednesdays and Fridays or as needed). Position her in Shower Buddy chair, wash her hair, make sure she is very dry. Apply powder to her folds and creases.
 - Assistance with toileting - transferring, situating, pericare/cleaning.
 - Assistance with all transfers. She stands with a walker and a gait belt should be on her.
 - Make sure she drinks water and has it available
 - Get items for her. (glasses, books, Kleenex etc.)
- Keep Marica's room and bathroom clean and sanitary. Immediately dispose of any wet incontinence items.
 - Wash and put away her clothes.
 - Change and wash bedding; make bed daily.
- Fix lunch (or other meals as needed) and clean up afterwards.
- Encourage and lead Marcia in P.T.-type exercises including walking the hallway; using pulleys; exercises sitting in a chair
- Take Marcia to hair appointments; library
- Take Marcia outside for strolls in her wheelchair
- Complete the daily log and enter additional notes of importance.

APPENDIX C: TIMESHEET

Name: _____

Pay Period: _____

[illegible]

APPENDIX D: EMPLOYMENT APPLICATION

Applicant Information

Full Name: _____ Date: _____

Last

First

M.I.

Address: _____

Street Address

Apartment/Unit #

City

State

ZIP Code

Phone: _____ Email _____

Date Available: _____ Social Security No.: _____ Desired Salary: \$ _____

Education

High School: _____

From: _____ To: _____

Did you graduate?

YES

NO

Diploma: _____

College: _____

From: _____ To: _____

Did you graduate?

YES

NO

Degree: _____

Other: _____

From: _____ To: _____

Did you graduate?

YES

NO

Degree: _____

References

Please list three professional references.

Full Name: _____ Relationship: _____

Company: _____ Phone: _____

Address: _____

Full Name: _____ Relationship: _____

Company: _____ Phone: _____

Address: _____

Full Name: _____ Relationship: _____

Company: _____ Phone: _____

Address: _____

Previous Employment

Company: _____ Phone: _____

Address: _____ Supervisor: _____

Job Title: _____ Starting Salary: \$ _____ Ending Salary: \$ _____

Responsibilities: _____

From: _____ To: _____ Reason for Leaving: _____

May we contact your previous supervisor for a reference? YES___ NO___

Company: _____ Phone: _____

Address: _____ Supervisor: _____

Job Title: _____ Starting Salary: \$ _____ Ending Salary: \$ _____

Responsibilities: _____

From: _____ To: _____ Reason for Leaving: _____

May we contact your previous supervisor for a reference? YES___ NO___

Company: _____ Phone: _____

Address: _____ Supervisor: _____

Job Title: _____ Starting Salary: \$ _____ Ending Salary: \$ _____

Responsibilities: _____

From: _____ To: _____ Reason for Leaving: _____

May we contact your previous supervisor for a reference? YES___ NO___

I certify that my answers are true and complete to the best of my knowledge.

If this application leads to employment, I understand that false or misleading information in my application or interview may result in my release.

Signature: _____ Date: _____