

Hiring An In-Home Caregiver

WHAT YOU NEED TO KNOW

There are times when we need help in our homes or must hire someone to help care for older relatives or a family member who is sick. Thankfully, there are good caregivers and agencies that provide in-home services to meet this need. Unfortunately, problems can come up when a caregiver comes into your home and has access to medications, confidential information, or personal property. We want to make sure you have the information you need to make good decisions about hiring an in-home caregiver, avoiding problems, and knowing who to call if problems do occur. Learning about the resources available and planning ahead will help make the process easier when the time comes to hire an in-home caregiver.

Tips For Preventing Problems With In-Home Caregivers

- Don't leave medications out in plain view.
- Dispose of unused, expired, or unwanted medications using the *Monroe County Pharmaceutical Safe Disposal Program* drop box. Learn more at www.co.monroe.in.us/prosecutor
- Lock private papers and valuables in a file cabinet, safe deposit box, or safe.
- Make it clear that the caregiver may not bring anyone else into the house.
- Make arrangements to have a trusted friend or family member pick up the mail, or have it sent to a post-office box.
- Ask a friend or family member to stop by unannounced periodically to check and see if everything is okay.
- Review all bank and credit card statements at least once a month.
- Periodically request a credit report from one of the three major credit bureaus. Learn more at www.annualcreditreport.com
- Have social security or pension checks deposited directly into the bank account.
- Check the phone bill for unauthorized calls.
- Protect checkbooks and credit cards, and never make them available to anyone you do not thoroughly trust.
- Never allow caregivers to pay bills or have access to a checkbook.
- Always get receipts any time the caregiver shops for the care recipient.
- Never add the caregiver's name to savings, checking, charge accounts, or any other documents.
- Don't make loans to caregivers.
- Make sure the caregiver has emergency contact information.

Types of Caregivers

- Housekeeper
- Personal Care Assistant
- Home Health Care Worker
- Home Health Aide
- Certified Nurse Assistant or Nurse's Aid
- Registered Nurse (RN)
- Licensed Practical Nurse (LPN)
- Therapist (speech, occupational, physical)

This fact sheet is a summary of information contained in the video "Hiring An In-Home Caregiver." To learn more or get a copy contact:

Office of the Monroe County Prosecuting Attorney

Charlotte T. Zietlow Justice Center
301 North College Avenue
Room 211
Bloomington, IN 47404
(812) 349-2670

Or visit: www.co.monroe.in.us/prosecutor



Paying for In-Home Care

Resources that may be available to help pay for In-Home Care include Medicare, Medicaid, the Medicaid Waiver Program, the CHOICE program, Medigap/Private Insurance, Long Term Care Insurance, and Veteran's Benefits.

Area 10 Agency on Aging operates an *Aging and Disability Resource Center* that was created to offer a simple, one-stop shop to find information about long term care and support for older adults and people with disabilities. Contact Area 10 Agency on Aging at: www.area10agency.org or call (812) 876-3383.

For information about Medicare go to www.medicare.gov

The Monroe County Veteran's Affairs Office can be reached through the county's website at www.co.monroe.in.us or by calling (812) 349-2568.

Meals on Wheels is sponsored by IU Health Bloomington Hospital and serves people in the Bloomington city limits for a fee. Contact: mow@bloomingtonhealth.org or call (812) 876-3383.

Should I Use an Agency or Hire a Caregiver On My Own?

Hiring a Caregiver Through An Agency

Advantages

- You are not the employer. Hiring/firing is done by the agency.
- Caregivers should be supervised and screened.
- There is typically 24 hour/7 day a week back up.
- The agency handles payroll and tax issues, and insurance coverage such as worker's compensation.

Disadvantages

- Using an agency may be more expensive than self-hiring a caregiver – this can be a big concern if paying for services out-of-pocket.
- You may have less choice in selection of the individual caregiver.
- Individual caregivers may alternate.

Hiring Your Own Caregiver

Advantages

- It may be a less expensive option if Medicare, Medicaid, or other insurance will not cover the services.
- You get to personally select the caregiver.
- There may be greater flexibility in the caregiver's work schedule and responsibilities.

Disadvantages

- The time, cost and effort to advertise, interview, check references and select the caregiver can be extensive.
- An individual caregiver has no supervision or training from an agency.
- There is no coverage when a caregiver is absent.
- As the employer, you will be responsible for payroll, including deductions and taxes, and insurance coverage such as worker's compensation.

How Do I Hire A Caregiver On My Own?

- Make a list of the services you need
- Get referrals
- Screen Applicants
- Interview Applicants
- Check References
- Get a Criminal Background Check
- Learn more by watching the video "Hiring An In-Home Caregiver" at www.co.monroe.in.us/prosecutor

What If I Have a Problem with a Caregiver?

If you believe that you or someone else has been the victim of a crime committed by a caregiver, such as the theft of personal property or medications, abuse or neglect, contact the police to report it so that they can conduct a criminal investigation. Call 911.

The Office of the Monroe County Prosecuting Attorney operates Adult Protective Services (APS) in Area 10. APS investigates reports of endangered adults and can take legal action to protect elderly or disabled crime victims.

Visit APS at www.co.monroe.in.us/prosecutor or call (812) 349-2665.

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