* Home Health Care

**Interviewing a Potential Helper**

The Myositis Association Annual Conference
Friday, September 2\(^{\text{nd}}\), 2016

*Karyn Rizzo, Author
Patient Advocate * Public Speaker

Aging in America: Navigating Our Healthcare System  www.agingguidebook1.com
Karyn Rizzo, owner of ELITE Marketing & Consulting has over 20 years working in the healthcare industry. Her work in Physician Administration, Assisted Living and Skilled Nursing Centers created a unique expertise in connecting patients with available resources programs. She now offers a practical resource guide, “Aging in America Navigating our Healthcare System” Expanded Edition, and the Aging In America Care App to assist Older Adults and Caregivers.

This book is written with insider information on the “BUSINESS” of Aging in America. This unique Resource Tool is helping Older Adults and Caregivers nationwide understand ways to afford and access quality healthcare providers.

Member, Better Living for Seniors Pinellas/Pasco (BLS) 
Member, Bay Area Senior Education Services (BASES) 
Contributor, The Myositis Association Newsletter (TMA) 
PR Chair, Advisory Council Member, Retired Senior Volunteer Program (RSVP)
Different Business Models affect Outcomes
THE DIFFERENCES

HOME HEALTH AGENCY
HOME HEALTH REGISTRY
INDEPENDENT HIRE

*NOT ALL HOME HEALTH CARE IS CREATED EQUAL*
Pekin Caregiver Arrested For Theft

Police have arrested a Pekin caregiver accused of stealing.

A little over a week ago, Pekin Police began investigating a complaint at the Twin Oaks Community Living Apartments that an employee had been stealing money from residents accounts.

After an investigation, officers arrested of Pekin, charging her with financial exploitation of the elderly or disabled, and theft.

Bennett was taken to the Tazewell County Jail after her arrest.
Caregiver writes ‘IOU’ note to alleged theft victim


* Caregiver News
* Worked herself into the Will
* Took “Gifts” from her Client (Family heirlooms, jewelry, etc.)
* Friends from Church who offered help
* Created an isolation from her Client’s Family
* Required Legal Action to retrieve valuable family possessions

* “Helga the Housekeeper”
1 in 10 Older Adults 60 plus years suffer Abuse or Neglect

**Physical abuse, neglect, or mistreatment:** Bruises, pressure marks, broken bones, abrasions, burns

**Emotional abuse:** Unexplained withdrawal from normal activities, a sudden change in alertness, or unusual depression; strained or tense relationships; frequent arguments between the caregiver and older adult

**Financial abuse:** Sudden changes in financial situations

**Neglect:** Bedsores, unattended medical needs, poor hygiene, unusual weight loss

**Verbal or emotional abuse:** Belittling, threats, or other uses of power and control by individuals

www.ncoa.org
*Home Care Choices*

*Private Duty Home Health Agency*

*Private Duty Home Health Registry*

*Independent Hire*
<table>
<thead>
<tr>
<th><strong>Agency</strong></th>
<th><strong>Registry</strong></th>
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<tbody>
<tr>
<td>* Background Screening</td>
<td>* No Background Screening or Driving Record</td>
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<tr>
<td>Driving Record</td>
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<tr>
<td>* Training (CPR, HIV/AIDS,</td>
<td>* No In House Training</td>
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<td>STROKE)</td>
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<tr>
<td>* Workman Comp Insurance</td>
<td>* No Workman Comp</td>
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<td>* Pay Taxes &amp; Insurance</td>
<td>* No Legal obligation for Payroll Taxes &amp; Insurance</td>
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<tr>
<td>* Full Liability Insurance</td>
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<tr>
<td>for Clients</td>
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<tr>
<td>* Plan of Care for Clients</td>
<td>* No Financial or Legal Obligation to Clients</td>
</tr>
<tr>
<td>* Hire W-2 Employees</td>
<td>* Hire Independent Contractors</td>
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*Comparison Shopping*
• What Certification & Training does the Agency Require?
• Does the Agency do Surprise Checks on their Staff?
• What Background Checks does the Agency do on their staff?
• Does the Agency do all the required paperwork?
• Can we Interview a worker prior to hiring your agency?
• Are your workers employees or Independent Contractors?
• Are your workers Bonded?
• What’s the turnover rate of your Agency’s workers?
• Are their customers that I can speak with?
• How do you handle weekends & Holidays?

*Questions to Ask an Agency*
**Licensed Agency**

* Safer / More Money per hour
* Better Staff Quality
* Overall Outcomes Better
* Backup for Weekends & Holidays
* Bill Insurance Companies

**Registry vs. Independent Hire**

* Less Money
* Higher Risk (Injuries, Theft)
* Lesser Staff Quality
* Payroll Taxes / Insurance is your responsibility
* Liability Risk

* **Pros versus Cons**
States are now Grading Private Duty Home Care Agencies
Hiring a Helper Myself
• Do you have any work experience in caregiving or similar areas?
• What specifically makes you qualified for working with my parent?
• Why are you interested in this type of work?
• Are you comfortable dealing with my loved one's emotional or mental state?
• What days and times are you available and how many hours are you looking for?
• What are your vacation, holiday, or time-off needs?
• Do you have a car and are you comfortable driving my parent?
• Are you a legal resident?
* Does the salary work for you?
* Are you bonded?
* I plan to do a background check on all applicants who are strong contenders for the job. Is there anything you'd like me to know first?
* Are you comfortable signing a work contract?
* If we offer you the job, can we agree on a two-week trial period to see how we all feel -- you, me, and my parent?
* Can you provide at least two references?
* Do you have any questions or concerns at this point?

* Questions to Ask a Potential Caregiver
1. **Hiring.** If you work with a registry, you receive a list of potential caregivers to interview.

2. **Training.** If you hire from a registry list, the caregiver may or may not have experience in providing care for a person with your loved one's needs.

3. **Supervision.** Once you have hired a caregiver, how do you know that the services you hired the person to perform are being done, and correctly?

4. **Payroll taxes.** If you hire through a registry, you are responsible for understanding and complying with this often-confusing array of withholding taxes.

5. **Work-related injuries.** As the employer, you could be responsible for the caregiver's medical bills and disability. Would your homeowner's insurance cover this type of claim? In most cases, no: Homeowner's policies usually exclude coverage for employees in the home.
* 6. **Backup.** Professional agencies are equipped to provide a backup caregiver if your regular caregiver can't make it—even at the last minute.

* 7. **Discipline.** But if your caregiver is an employee of a professional agency, you can report problems to the manager so they can be handled in a less personal way. Agencies have a disciplinary system in place for helping the caregiver improve or, if it's your preference, they will send a different worker.

* 8. **Ensuring your loved one's safety.** Professional home care agencies perform criminal background checks and contact previous employers before hiring a caregiver; in the rare case that a caregiver does commit an illegal act, the agency will take responsibility and deal with law enforcement.

* 9. **Termination.** Firing an employee is seldom pleasant. And there may be unemployment claims to deal with. But if your caregiver is employed by a professional home care agency, the agency will be able to provide you with a different caregiver.

* 10. **Cost.** You may need to pay an accountant, elder law attorney or geriatric care manager to help with payroll and other human resources tasks. You may lose income when you must take time off from work to fill in when a caregiver doesn’t show up, or to deal with problems with the caregiver. And then there's the possibility of hefty tax evasion penalties or even a personal injury lawsuit! Remember: You are paying a professional in-home care provider not only for the services of the caregiver, but also for an array of legal and human resources support tasks and protections.
Benefits of Home Care

Quality of Life for the Entire Family
LIFE is a BALANCE of holding on AND letting go

- rumi

*Balanced Living
Activities do What?

- Emotional Stimulation
- Fall Prevention
- Contribution to Society
- Purposeful Living
- Sense of Pride and Usefulness
- Longer & Healthier Living
* Caregiver Support Groups
* Caregiver Conferences
* Virtual Gatherings (Online)
* Monthly Lunches & Holidays
* Adult Day Care Centers
* Respite Offers Home Care Agencies & Assisted Living

* Emotional Support
• How to Prevent Neglect or Exploitation
• Fall Prevention & Safety Tips
• Taking a Break from Caregiving: Respite Resources
• Resources for Aging Healthy, Wealthy & Wisely

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