

## What is a "safe" home care referral?

All in-home care agencies are not the same. Employer based in-home care agencies provide a greater level of protection for their clients and the families that they serve than registries that engage independent contractors, or private caregivers. Caregivers that are employed by these in-home care agencies require and receive extensive training, are thoroughly background checked, and are expertly matched to their clients. These caregivers are bonded and insured to protect the clients and the families they serve. Agencies that employ their caregivers carry workers compensation insurance, professional liability insurance and pay the payroll taxes associated with employing their caregivers.

By choosing one of the founding members of the Safe Home Care Coalition or another member of the Arizona Chapter of the Home Care Association of America (HCAOA), you can be assured that the caregivers that are employed by any one of these agencies meets the standards described above. In addition they are monitored by a Care Coordinator to make sure that the care plan that has been established is kept up to date.

## **Safe Home Care Coalition Founders**



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## FACT: Not all Home Care companies are the same.

The SHCC is an advocacy partnership formed by industry professionals with the main objective to educate the healthcare public about the differences between in-home personal care employer model vs. registry/independent contractor models.

Understanding these distinct differences between the two\* home care agency models can ensure the safety of the vulnerable older adults that we serve.

The two separate In-home Personal Care models of home care are:

- 1. The Employer Based Model
- 2. The Registry/Independent Contractor Model

| Employee Based Model   | Registry/Independent<br>Contractor Model  |
|--|---|
| Caregivers are employees of Home Care Agency and<br>receive wages, taxes and workers' compensation<br>insurance paid by the Home Care Agency | The client is responsible for paying caregiver wages and taxes  |
| Home Care Agency conducts background checks<br>on each caregiver at no additional fee to the<br>client/senior.                               | If Caregiver gets injured on the job it is the client's<br>responsibility to pay their medical bills or file against<br>their home owner's policy |
| If Caregiver is injured on the job it is the Home Care<br>agency's responsibility, not the client or their home<br>owner's insurance policy  | No oversight to minimize risk of neglect, abuse and/or exploitation   |
| Home Care Agency provides ongoing care oversight<br>supervision to minimize risk of neglect, abuse and/<br>or exploitation                   | No benefits offered to caregiver  |
| Home Care Agency has pool of caregivers to provide<br>back up if a replacement caregiver is needed for<br>any reason                         | There is little or no concern given to averting hospital readmissions   |
| Additional benefits to caregivers are offered such as health insurance and retirement planning   | If the client is injured, the registry takes no responsibility  |

## The SHCC encourages utilization of The Employer Based Model of in-home personal care companies.

\*There is a third alternative for in-home personal care, where the client elects to use a private caregiver. (i.e. neighbor, family friend, craigslist, etc.) Although this is not recognized as a comparative agency model, it does carry with it many of the same dangers as the Registry/Independent Contractor Model.

