



# HELP FOR CAREGIVERS

## Hiring In-Home Care



### *Do I need help?*

1. Does your loved one need help with activities of daily living?
2. Are chores and routine errands not being completed?
3. Do you need to be away from the home to take care of business needs?

### *Consider Your Situation*

List your problems so you know what kind of help you need.

- What type of help does my loved one need to live as independently as possible?
- How much money do I have available to pay for outside resources?
- Will my insurance cover any of these services?
- What days and times do I need help?
- What types of help are my friends and family members willing to provide?



# Deciding: Agency or on your own?

## HIRING THROUGH AN AGENCY:

### PROS

- Responsible for the care provider's benefits, etc.
- Supervises the provider
- Agency will handle dismissal
- Assumes full liability for all care
- Easier to find help on short notice

### CONS

- May be less flexibility in the type of tasks worker is permitted to do
- You may be able to choose the worker type, but not the individual
- May be more expensive

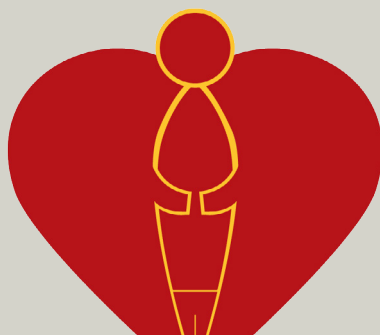
## HIRING ON YOUR OWN:

### PROS

- Choice and control
- No restrictions for duties
- Cost is typically lower than an agency
- Flexibility in scheduling
- May defer some costs by offering room and board

### CONS

- Training, skill and fees for independent providers vary greatly
- Your work and time to locate and interview applicants
- No guarantee of a nursing credential or clinical training
- Background checks are up to you
- No back-up if provider can't work
- Liability for care is not covered
- Employer responsibilities (e.g., paperwork for social security, taxes, benefits)



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SUPPORT CENTER

**THE FAMILY CAREGIVER SUPPORT CENTER**  
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