Central Ohio Area Agency on Aging

HIRING GUIDE FOR
IN-HOME CARE

Counties Served
- Delaware
- Fairfield
- Fayette
- Franklin
- Licking
- Madison
- Pickaway
- Union

Updated May 2022

Your Connection to Care

614-645-7250
800-589-7277
www.coaaa.org
This information is provided by the:
The National Family Caregiver Support Program.

This is a nationally funded program operated in Central Ohio by the Central Ohio Area Agency on Aging (COAAA). It offers caregiver workshops and funds services designed to assist caregivers on a short term basis. The services include: information and assistance, counseling, respite, and other supplemental services

Request a copy or download our other guides from our website www.coaaa.org under the RESOURCE Tab:

- Central Ohio Older Adults Resource Guide
- The Caregiver Toolbox
- Books, Videos and Websites for Caregivers
- Central Ohio Senior Housing & Home Repair Guide
- Central Ohio Long Term Care & Hospice Guide
- Central Ohio Private Homecare Guide
- Central Ohio Utility Guide
- Central Ohio Prescription Guide
- Central Ohio Transportation Guide
- Central Ohio Support Group Guide
- Central Ohio Respite Guide
- Central Ohio Moving and Transitions Guide
- Central Ohio Kinship Care Guide
- Central Ohio Pet Care Guide

The COAAA also provides monthly Caregiver Support Groups & Information Sessions. For more information call 800-589-7277 or visit www.coaaa.org.
Or in your county, call one of these agencies:

- **Delaware**-SourcePoint 740-363-6677
- **Fairfield**-Meals on Wheels of Fairfield County 740-681-5050
- **Fayette**-Community Action Commission of Fayette Co. 740-335-7282
- **Franklin**-Franklin Co. Office on Aging 614-525-6200
- **Licking**-Licking Co. Aging Program 740-345-0821 or 1-800-452-0097
- **Madison**-Madison Co. Senior Center 740-852-3001
- **Pickaway**-Pickaway County Senior Center 740-474-8831
- **Union**-Union County Senior Services 937-644-1010

Updated Spring 2022
Hiring Guide for Private Pay In-Home Care

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This resource manual is brought to you by the Central Ohio Area Agency on Aging. Any unauthorized use and/or duplication of this material without the prior express and written permission from the Central Ohio Area Agency on Aging is strictly prohibited.

This manual is not a substitute for professional advice and care. If you have specific needs, please see a professional provider. Links to websites are provided for convenience and do not constitute or imply endorsement. Every reasonable effort is taken to ensure accurate information; however, we cannot guarantee completeness or timeliness. COAAA assumes no responsibility for outcomes resulting from the use of information contained in this manual.
Hiring Private Pay Home-Care Services

- These services can be provided in the home, condominium or apartment.
- The cost varies widely by the type of service needed, the intensity and the type of provider hired (ie. medical care vs. non-medical care).
- Do not hesitate to ask an agency/person for references, other customers you can call as well as licenses and certifications.
- Whether hiring an agency or self-employed individual, it is important to establish what types of service you need ahead of time.

Should I Hire a Home-Care Agency or Self-Employed Worker?

Families seeking private home care often wonder whether they should look towards an agency or hire individuals to provide it. There is no right or wrong answer. Every family should find a solution which best fits their situation.

Considerations In Hiring a HOME-CARE AGENCY

Home-Care Agencies Will:

- Handle the employer activities including pay for payroll taxes and insurance for the worker.
- Conduct an assessment by a professional and develop a plan of care to monitor your loved one’s progress.
- Supervise the employee and follow up if there are problems or concerns.
- Communicate with the doctor and alert him/her to any changes that may develop and obtain additional doctor’s orders for medical treatments, equipment, and supplies.

Home-Care Agencies May:

- Accept Medicare, Medicaid, or Insurance for some types of care.
- Give consumers choice in the home care worker assigned.
- Have less flexibility in scheduling or kinds of assistance provided.
- Be more expensive if paying privately, due to administrative costs.
Locating a HOME-CARE AGENCY

There are many home-care agencies in Central Ohio. Some provide various kinds of personal and medical care, some provide non-medical care and some provide both.

- **For Medical Care:** The best place to check to see which ones serve your area is to go to the website: [www.medicare.gov](http://www.medicare.gov) and go into the Home Health Care Compare areas. Choose several that serve your zip code to call and check for availability as well as cost. Medicare and other health care insurance might cover this type of care especially after a hospitalization.

- **For Non-Medical Care and agencies which provide both medical and non-medical care:** This type of care can include homemaker, chore services, transportation, and assistance with day to day activities. It is generally NOT covered by Medicare and health care insurance. Go to the COAAA website, [www.coaaa.org](http://www.coaaa.org) and look under the Resources Section. From there, you can go to the Older Adults Resource Guide and check for agencies.

15 Questions When Choosing a HOME-CARE AGENCY

1. How long has the agency been operating?
2. What services does the agency provide?
3. Is staff available 24 hours, 7 days a week?
4. What are the fees? What do they cover?
5. What payment sources does the agency accept? (Private self-pay, Medicare, Medicaid, Insurance)
6. What services are covered by my insurance, Medicare, Medicaid?
7. How are agency employees screened prior to employment?
8. Are all agency employees bonded and insured?
9. What kind of training/certification do employees receive?
10. Who supervises the employees? How often?
11. Are there a minimum number of hours required per visit?/Maximum per week?
12. Does the agency provide written statements that explain costs and payment options?
13. How does the agency handle emergencies?
14. How does the agency handle changes in staffing/schedules?
15. Is holiday service available and if so, at what rate?
Considerations for Hiring a SELF-EMPLOYED HOME-CARE WORKER

- May be less expensive than going through an agency - if paying privately
- Provides more opportunity to choose a compatible worker
- May allow more flexibility in scheduling
- May allow more flexibility in the kinds of assistance the worker can provide

STEPS in Hiring and Supervising a SELF-EMPLOYED HOME-CARE WORKER:

Step 1: Decide What Type of Assistance You Need
Step 2: Create a Job Description
Step 3: Locate Workers
Step 4: Interview Workers
Step 5: Background Check and Check References
Step 6: Create and Sign a Work Agreement
Step 7: Orient the Worker to Your Home/Family Member
Step 8: Supervise the Worker
Step 9: Pay the Worker, Pay Taxes and Keep Records
Step 10: Red Flags That There May Be a Problem with Care/Termination
STEP 1: Decide What Type Of Assistance You Need

**Suggestion:** Take a good look at your situation and try to decide what kind of assistance you need. See the questions below. Many times, family and friends are either working or not available to fulfill all of the needs of a family member. The questions below can help you to pinpoint what types of assistance a home care worker can provide and how often. If the answer to any of these questions is no, fill in who is providing this assistance currently. How sustainable is this arrangement?

**Self-Care Concerns**—Is your loved one able to:
- Do grocery shopping independently?
- Prepare his/her own reasonably nutritious meals?
- Bathe and dress without help, look presentable and seasonally appropriate?
- Keep his/her home orderly and do housekeeping without assistance?
- Handle emergency situations and know what to do to get help in a medical emergency at home?
- Manage his/her own finances, pay bills and handle medical forms?
- Manage without frequent falls/injuries?

**Social Concerns**—Does your loved one have:
- Ongoing contact with other people on a regular basis?
- Any social life outside the immediate family?

**Physical Condition Concerns**—Does your loved one:
- Have serious health problems?
- Currently receive treatment for health problems?
- Take medications (if so, how many and what kind?)
- Take medications without being reminded?
- Have a disability, making it difficult to get around in his/her own home?

**Emotional/Mental Condition Concerns**—Does your loved one:
- Become very forgetful or confused about time and dates, where he/she is and what he/she should do?
- Have frequent or unexpected mood changes for no apparent reason?
- Complain about being bored and lonely?
- Cry or seem sad a great deal of the time?

**NOTES:**
STEP 2: Create a Job Description

May include the following:

- A list of the tasks/services that you will need assistance with and expect the care worker to perform. Be as specific as possible.
- Experience, skills, education, qualifications etc. preferred or required.
- Any special medical or adaptive equipment you may use.
- Days & times you will need assistance, including the number of hours to be worked, the time to report to work and the time to leave work. Agree on times and frequency of breaks.
- Preferred salary expectations/pay range offered.
- Include any concerns of the care recipient such as incontinence, confusion, behaviors.
- Transportation related concerns/expectations.

STEP 3: Locate Workers

- Use your network of friends in your search. Sometimes the best help comes from a friend or neighbor. They just might know of the perfect person, have used someone in the past or have heard of someone perfect for the job.
- Contact your local church, senior center, community center, community college and disease associations for lists of persons who may be available for what you need. There are also places that have public bulletin boards and/or list job opportunities on their website. List your available position with every organization possible.
- Place an ad in the local paper, newsletter or internet site that has employment ads. Be as specific as possible but do not list your address. Just include a phone number or email address and screen those who answer carefully.
STEP 4: Interview Workers

- Develop standard questions to ask all of the care workers that you will interview.
- Include the care recipient in the interview process if possible.
- Review job description in detail. Be specific about what duties you expect the care worker to perform and how they should be carried out.
- Inquire about the care worker's back-up plan in the event of their illness, family emergency, vacation etc.
- Inquire about past home care experience, work history, certifications, and trainings.
- Request references, credentials, driving record, auto insurance to contact and verify after interview.
- Inquire about experience with older adult conditions and diagnoses.
- TRUST YOUR INSTINCTS. If something feels wrong, it probably is. Don't hire anyone that you would not enjoy being with yourself.

SAMPLE Interview Questions For Home-Care Worker

- Are you certified and/or licensed in your profession? (NOTE: This depends on what type of person you are hiring. Obviously health care professionals like nurses and therapists should be licensed; but aides who do personal care can be licensed in the state of Ohio as State Tested Nurse’s Aides (STNA) and you can ask about that.
- What specialized training have you had? - list areas like CPR/First Aide, Dementia training etc.
- To what professional organizations and/or groups do you belong?
- How long have you been doing this type of work?
- Have you received any awards or accommodations for your work?
- Have you ever been accused or convicted of malpractice, abuse or neglect?
- Are you willing and able to perform all job duties?
- Do you have transportation to our location?
- When are you available to start?
- What is your hourly rate?
- Are you available to travel with care recipient, if necessary? (List where)
- Ask questions about issues that may impact care: Do you smoke, wear perfume, have any infectious illness? All of these may be appropriate depending on what illnesses the care recipient has.
- If language is an issue, ask if the worker speaks the language of the care recipient.
STEP 5: Background Checking Self-Employed Home Care Workers in Ohio

- Ohio Bureau of Criminal Identification & Investigation (BCI&I) 877-224-0043
- **WebCheck** – electronic fingerprinting system, can do both State of Ohio and National (FBI) background checks.
- For more information and to locate a WebCheck agency go to: www.ohioattorneygeneral.gov/backgroundcheck/. Fees vary slightly.
- Approximate cost for the combined Ohio and National checks is $60.

**Request and Call References**

In addition to calling former clients, the individual or family can call hospital or nursing facility discharge planners, doctors, and community home care programs to get their input if they have had contact with the worker.

**SAMPLE Reference Questions For Care Worker's Former Clients/Families:**

- How long have you known care worker?
- How reliable, dependable and trustworthy was the care worker?
- How well did the care worker communicate with you and the client?
- Did you have any problems or concerns with care worker?
- Would you use the care worker's services again?
- How well did the care worker perform in an emergency and/or conflict situation?
- What are the care worker's strengths and limitations?

STEP 6: Create And Sign A Work Agreement

- Once you have decided on a care worker, develop a written work agreement. This will help formalize your relationship and outline your expectations. It can be revised at anytime. A thorough work agreement will help the care worker understand what is required of them and be prepared to do it.
- Include detailed descriptions of the tasks to be completed, hours and days of work, rate and schedule of payments, cancellation and absence arrangements, start date, acceptable and unacceptable behaviors and grounds for termination.
- Unacceptable behaviors, such as tardiness, absenteeism, grounds for termination etc.
- Amount of notice you or your caregiver must give to end your contract or arrangement.
- Cancellation/absence arrangements and back-up plan.
- Obtain identifying information about care worker such as; address, contact numbers, social security number and date of birth etc.
STEP 7: Orient The Worker To Your Home/Family Member

- Schedule a home orientation prior to the care worker's first day of work to allow the care worker the opportunity to become acquainted with you and your family members.
- Practice any emergency procedures that may be necessary to ensure your relative’s safety.
- Provide specific written instructions on how to seek medical care and other emergency assistance.
- Help the care worker understand how to communicate with you or your family members. Stress the importance of both verbal and nonverbal responses.
- Familiarize the care worker to any unusual symptoms associated with you or your family member's disability.
- Show the care worker the locations of smoke detectors, fuse box, fire extinguishers, standard first-aid kit and a list of emergency telephone numbers including emergency medical service/ambulance, pharmacy, family members and poison control. Keep a list by each telephone.
- Show the care worker where to find medication list including type of medication, purpose of medication, dosage, times of day when taken and any special requirements.
- Show the care worker where the household supplies are kept and how to operate appliances and other household equipment.
- Show the worker what rooms can and cannot be accessed in the home (if applicable).
- Make sure the care worker knows of any dietary restrictions, house rules and personal preferences.
- Inform care worker of family and friends who may visit care recipient and who should not.

STEP 8: Supervise The Home Care-Worker

- Clearly define your expectations.
- Treat each other with respect.
- Ask for feedback from both worker and care recipient.
- Maintain a log to track the hours and days worked.
- Address potential problems with the worker immediately.
- Provide prompt feedback to the worker about his/her performance.
- Have regular meetings to discuss concerns that you or your care worker may have regarding the care being provided or the care arrangements.
STEP 9: Pay The Worker, Pay Taxes and Keep Records

Pay the worker an agreed upon pay rate and **DO NOT use cash**. Use a time log to document the hours the person has worked. Have the person and care recipient sign off on the time log. Use either a check or bank transfer to pay the person. These are traceable and documentable for tax purposes.

**US Tax Rules**

- **If you pay more than $2,400 in a calendar year** (2022) to someone who comes into your home, you are required to pay Federal Medicare and Social Security tax for that individual.
- You may also be required to pay Local and State taxes so check on these with Ohio Department of Taxation at [www.taxation.ohio.gov](http://www.taxation.ohio.gov) and your local community.

**Workers Compensation**

- Worker's Compensation coverage is required for full-time or part-time domestic workers employed inside or outside of your private residence. Domestic household employers who pay **workers $160 or more in a calendar quarter** (3 months) must have workers' compensation coverage, if the worker does not have his/her own business or own workers' compensation insurance.
- For more information contact the Ohio Bureau of Workers Compensation at 800-644-6292 or [www.bwc.ohio.gov](http://www.bwc.ohio.gov)

**Homeowner’s & Auto Insurance**

- Check your own (or your older relative’s) home owner’s insurance and confirm that there will be coverage if there is an accident or injury in the home.
- If the person will be driving an older family member, check that the person has auto liability insurance.
Federal Tax Deductions/Credits for Home Care

Under certain circumstances, the caregiver can qualify for income tax benefits that offset their expenses in providing care to a family member. These tax “breaks” include claiming the person in care as a dependent and receiving a “dependent care credit.” For the older person, certain tax credits also apply and some expenses are deductible.

When a Person Qualifies as a Dependent for Income Tax Purposes
Five tests must be met:
• The person does not earn more than a specified amount of gross income, adjusted each year to match the personal exemption.
• The taxpayer provides more than one-half of the person’s support.
• The person has one of the following relationships with the taxpayer: child, sibling, parent, grandparent, aunt, uncle, niece or nephew, in-law, grandchild, great-grandchild, stepparent or child OR the person lived in the taxpayer’s home during the entire tax year and is a member of the taxpayer’s household.
• The person did not file a joint return with a spouse.
• The person is a citizen, national or resident of the United States, Canada or Mexico.

Tax Credit for an Elderly or Disabled Person
• A tax credit may be available to persons who are 65 or over or who are permanently or totally disabled. Special rules and procedures apply for calculating the amount of the credit. See IRS Guide #554 Tax Guide for Seniors (2020). The website is www.irs.gov.

What Can Be Deducted for Income Tax Purposes?
• If a person can be claimed as a dependent and the caregiver itemized expenses on his/ her tax returns, the caregiver may deduct medical expenses that exceed 7.5% of his/her adjusted gross income (2022).

Other Possible Deductible Care Expenses
• Improvements or additions to the home for medical purposes (to the extent that they do not increase the value of the property).
• Expenses of a guide dog.
• Lodging while away from home for a medical reason (meals not deductible).
• Medical insurance (long term care and supplemental policies-with limitations).
• Nursing home expenses (with type of care limitations).
• Transportation costs to take a person to medical care.
STEP 10: Red Flags That There May Be A Problem With Care

- Unanswered telephone calls or a constant busy signal at home of care recipient while care worker is on duty/shift.
- Late arrivals, early departures, last minute cancellations.
- Significant decline in cleanliness of home.
- Presence of other people in the home.
- Frequent complaints on the part of the care recipient or troubling changes in his/her behavior.
- Materials in the home which are missing or damaged with no reasonable explanation.
- Questioning reports/concerns from neighbors, friends or others who are observing the situation.

If You Must Make The Decision To Terminate A Worker:

- Give the person a written notice.
- Document (write down) your reasons.
- Take back keys or change passcodes if you have given them to the worker (ie. garage door codes).
- Ask and watch worker delete care recipient’s phone number and family members phone numbers from their mobile phones.
The Central Ohio Aging and Disability Resource Network (ADRN) is a collaborative effort of the Central Ohio Area Agency on Aging and community partners, designed to streamline access to long-term services and supports that promote community living, personal choice and independence for older adults and all persons with disabilities regardless of age.

Central Ohio Community Partners Include:

**Centers for Independent Living**

- **MOBILE: Center for Independent Living** (Mid Ohio)
  690 High Street, Columbus, OH 43206
  614-443-5936, [www.mobileonline.org](http://www.mobileonline.org)

- **SOCIL (Southeastern Ohio Center for Independent Living)**
  Fairfield County Office, 418 South Broad Street, Lancaster, OH 43130
  740-689-1494
  Hocking County Office, 1369 East Front Street Logan, Ohio 43138
  740-380-1475, [www.socil.org](http://www.socil.org)

- **CDE Center for Disability Empowerment**
  510 E. North Broadway, Columbus, OH 43214, 614-575-8055
  [www.disabilityempowerment.net](http://www.disabilityempowerment.net)

**Senior Service Providers**

- **Source Point**, 800 Cheshire Dr., Delaware, OH 43015, 740-363-6677, [www.mysourcepoint.org](http://www.mysourcepoint.org)

- **Meals on Wheels of Fairfield Co**, 1515 Cedar Hill Rd, Lancaster, OH 43130, 740-681-5050, [www.mowfc.org](http://www.mowfc.org)

- **Fayette County Commission on Aging**, 1179 S. Elm St., Washington Court House, OH 43160, 740-335-2159, [www.fayettecoa.com](http://www.fayettecoa.com)

- **Franklin Co. Office on Aging**. 280 E. Broad St., 3rd Floor, Columbus, OH 43215, 614-525-6200, [www.officeonaging.org](http://www.officeonaging.org)

- **Licking Co. Aging Program**, 1058 E. Main St., Newark, OH 43055, 740-345-0821 or 800-452-0097, [www.lcap.org](http://www.lcap.org)

- **Madison Co. Senior Center** 280 W. High St., London, OH 43140, 740-852-3001, [www.mcsenior.org](http://www.mcsenior.org)

- **Pickaway County Senior Center**, 2105 Chickasaw Dr., P.O. Box 565, Circleville, OH 43113, 740-474-8831, [www.pickawayseniors.org](http://www.pickawayseniors.org)

- **Union County Senior Services**, 940 London Ave., Marysville, OH 43040, 937-644-1010, [www.co.union.oh.us](http://www.co.union.oh.us)
Do you need help at home?

Are you caring for a loved one?

Call COAAA today!

Central Ohio Area Agency on Aging (COAAA) helps older adults and individuals with disabilities live safely and independently in their homes for as long as possible. We have the knowledge and experience to connect you to the resources and services you need.

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800-589-7277
coaaa.org