

# Why Should I Choose a Home Care Agency?

## Top 10 Reasons to Hire a Home Care Agency vs. a Registry or Independent Hire

Not all home care is created equal. To assist with understanding the differences between a professional home care agency and a registry or independent hire, **Home Care by Black Stone** has put together the following list.

- 1 Skip the laborious search for a qualified caregiver. It is difficult to find a caregiver that is not only well qualified, but is a good personal match for the client as well. An agency not only checks references, performs thorough background and driving record checks, but also takes care to find the perfect caregiver match for each client, taking into account personality, hobbies and common interests in addition to requested schedule and geographic accessibility.
- 2 With a professional home care agency, clients can be assured of their chosen caregiver's competency for the job. An agency often provides ongoing caregiver training as well as an orientation. Ongoing monitoring means that any needed changes or assistance can be identified and corrected.
- 3 If a client hires a home caregiver through a registry or independent hire, the client is responsible for the caregiver's payroll taxes (which oftentimes is not disclosed). Alternatively, because all caregivers from an agency are employees of the agency, all payroll taxes are paid for by the agency.
- 4 It is inevitable that at some point a chosen caregiver will become ill or desire to take a vacation. An agency provides a backup caregiver if your regular caregiver is ill, on vacation or does not show up for work. Additionally, an agency handles all worker discipline, to assist with situations such as showing up late for work.
- 5 An agency provides supervision of all caregivers by a qualified individual. With a registry or independent hire, there is no oversight of care, opening up a client to potential financial, mental or physical abuse.
- 6 A home care agency carries liability insurance. This means that if something happens for which a liability is incurred, the agency's insurance policy will likely cover it.
- 7 It can be cumbersome and confusing to handle a worker's invoices and payroll. With an agency, all of the worker's timesheets, as well as billing and payroll, are taken care of for the client.



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- 8 A home care agency takes care of carrying and covering workers' compensation and unemployment insurance. If a worker is injured on the job, or is suddenly unable to work due to medical reasons, the agency's policy will cover the medical bills and any incurred expenses. Additionally, if a worker is laid off from a job, the worker may file for unemployment. With a registry or an independent hire, the client would be responsible for not only the medical bills and potential disability payments, but the unemployment payments as well.
- 9 An agency provides a detailed plan of care which is developed by a qualified individual. The plan of care details a client's needs and lists ways to meet those needs. This care plan is reviewed regularly and changes are made as deemed necessary.
- 10 An agency performs an initial assessment in a client's home by a qualified individual to make sure all necessary care services and safety items are in place.

### Summary

**Full Service Agencies** provide care by employees of the agency who are screened, trained, monitored, bonded, and insured. There is far more safety in this model, and far less potential liability for the care recipient than with a nursing registry or an independently hired in-home caregiver.

**Nursing Registries/Healthcare Registries** act as "matchmaker" services, assigning workers to clients and patients who need home care. However, registries place the responsibilities of managing and supervising the worker on the patient, a family member, or a family advisor. Supervision, monitoring, government mandated taxes, and workers' compensation coverage usually fall on the consumer and oftentimes the workers are not trained, nor pre-screened.

With **Independent Contractors**, the same responsibilities of managing and supervising the worker as well as paying government mandated taxes and workers' compensation coverage fall on the consumer. The additional responsibilities of interviewing, screening, and payroll also fall on the consumer.

For further information on the differences between a professional home care agency, such as **Home Care by Black Stone** and a registry or independent hire, please visit [www.blackstonehc.com](http://www.blackstonehc.com) or call **1-800-HOMECARE**.