



# CareMinders<sup>®</sup>

HOME CARE

*Your Comfort, Our Responsibility*<sup>sm</sup>

## A Business Case for a Company Provided Caregiver

Many times a person in need or their family member will call a home care company and say "how much do you charge?" They are always surprised that the cost is significantly higher from a company than if they found a caregiver locally in the community. The families make comments such as, "Oh, I am going to get the lady that goes to church with Mom to take care of her – she only charges \$10.00 an hour. There are layer upon layer of problems with the "cheaper is better" philosophy.

For example, if the family hires an individual, they become the employer of that individual subject to all federal and state withholding taxes including reporting state and Federal Income tax, Federal Unemployment taxes, Social Security and Medicare taxes to name a few of the requirements. There are IRS Forms for depositing withheld income taxes, quarterly tax returns for both Federal and state and on and on... Also, there is the issue of worker's compensation should this nice lady from the Church strain her back while helping Mom to transfer. By the way, homeowners insurance does not cover these types of injuries. Since the family does not generally carry this special coverage, the family winds up paying "out of pocket" for any injury sustained. Consider if the injury to the individual is permanent. This family now winds up with a "life-time dependent" they didn't bargain for.

Also consider the lack of training the independent careprovider may have had. Yes, she has helped others, most notably her own parents before they passed. But is she qualified? The minimum standard for training set by the Federal government is 75 hours, at least 16 hours of which must be in a direct practicum and all these hours must be under the close supervision of a registered nurse. This is just to be able to give a bath and assist with other personal care. If there are medical conditions in evidence (and of course there are with any elderly person), who then manages the changing medical condition? Oh, let me guess – the nice lady from the church.

Finally, let us all consider the ultimate truth; we cannot detect a "bad person" by looking at them. The reason con men are so good at stealing from others is they are believable, and appear trust worthy. If we could tell "good from bad" by looking, there would be no need for a judicial system. Even though this nice lady goes to church is no guarantee her heart is pure; or that she has no intention of harming a vulnerable elderly person.

Given this scenario, one can readily see that contracting with a legitimate, high standard, licensed home care provider is the safest way to go when care is needed in the home.

CareMinders® Home Care assures that each of its employees have successfully passed our industry exclusive background screening process. This process looks at not just criminal history, but pending problems from the Wanted Person's Watch List, Government Sanctions for fraudulent or violent behaviors; we search the National Sex Offenders Data Base, the Terrorist Watch List and even the Motor Vehicle Reports. We look at relevant employment history and identify if any restrictions have been lodged against the caregiver. All of this plus much, much, more is not for the purpose of hiring but for the purpose of screening out undesirable people. We may hire one person out of 20+ who apply for Caregiving jobs.

Another part of our screening process determines the extent to which a caregiver is proficient in the skills required to do the job. The applicant must successfully pass the National NLN Exam for proficiency of paraprofessionals and then a registered nurse requires each person to demonstrate the required skills so there can be no misunderstanding the person hired possesses all the requisite skills required to safely care for someone's loved one. The safety issues are one of the most important reviewed by the nurse. Fall prevention is the cornerstone for keeping the elderly at home followed closely by assuring the medication regimen is being followed as prescribed. The RN closely supervises the paraprofessionals from the perspective of the condition of the client. In other words, is the client the same, better or worse from the last supervisory visit? This way, each client has the medical oversight from a nurse who can intervene when needed and before a medical emergency. This is especially important with the elderly whose condition can deteriorate quickly requiring the intervention of a healthcare professional. This service is value added to the client and carries no additional charge.

By contracting with a legitimate company with quality credentials, the family need not worry about liability from taxes, worker's compensation or any of the other problems associated with directly hiring workers. Yes, hiring a quality company costs more than hiring a careprovider directly and we have addressed the reasons why. What remains unclear to me is why would anyone take the extreme chances with bringing in a care provider into their home without the layers of protection afforded through legitimate home care companies?

CareMinders® Home Care is available to assist your loved ones by offering in-home care that is safe, effective, mitigates inherent risks and is affordable – not cheap; but affordable based on the needs of the client matched with a qualified caregiver and supervised by a registered nurse. Yes, it costs more – and yes, it is worth every extra penny!