

### **Seven Critical Questions to Ask Before Hiring In-home Caregivers:**

1. What happens if the caregiver becomes ill or isn't available? In other words, can the agency or the independent caregiver make immediate arrangements to provide continuous service to the person in need?
2. Who has legal responsibilities for social security and federal and state taxes, as well as unemployment insurance?
3. Is the caregiver legal to work in the U.S. and can the agency or the caregiver provide legal documentation of the caregiver's status?
4. If the caregiver is injured, who is responsible for medical and other costs, such as unemployment? Remember: Many homeowner insurance policies specifically exclude such injuries via clauses called domestic employee exclusions. This means the homeowner can be held responsible for the medical costs of an injured independent caregiver.
5. Have all proper checks been completed including a criminal history background check, a state abuse registry check, and have prior work references been contacted? A reliable agency will have completed these before hiring the caregiver. Families who hire caregivers not associated with an agency should conduct these procedures at their own expense.
6. Is the caregiver bonded and insured to cover any injury to the client, damage or theft? In addition, when an agency says it is "bonded," family members should be sure to ask if their bond covers both injury and damages related to the caregiver working in the home.
7. Assuming a family member is not available to supervise paid caregivers at all times, what kind of documentation will be provided to substantiate the completion of services? In other words, what kind of proof will the family have that their loved one is actually receiving the much needed care for which the family is paying?