

# SINCE YOU CARE

A Series of Guides from MetLife® in Cooperation with the National Alliance for Caregiving

## Hiring An Independent Caregiver

### About the Subject

As people age—or due to a life-changing event such as a stroke—the ability to live independently may change. Over 44 million Americans spend time caring for family members or friends who can no longer live on their own without assistance.<sup>1</sup> Often a family member or friend steps in to help the person with the activities of daily living such as bathing and dressing, everyday chores, or preparing meals.

Over time, the need for assistance often increases, which in turn increases the time commitment from family and friends. Individuals often desire to remain in their own home, even though they need more help to stay there. It is frequently at this point that caregivers must begin to look at sources beyond the family to assist with care.



**MetLife®**

*Caregivers face many challenges as they search for information and make decisions about how best to provide care to their loved ones. To help meet their needs,*

*MetLife offers SinceYouCare® — a series of guides which provide practical suggestions and useful tools on a variety of specific care-related products.*

The home care industry is growing in response to the increased need for help in the home.

Caregivers can be hired from an agency or they can be hired as private or independent caregivers. When you hire a private or independent caregiver, that individual becomes your employee and you become the employer.

Frequently, families may utilize a privately hired individual for these reasons:

- They can hire a person they choose based on their best judgment.
- They have more control and choice in the care plan, which may provide more flexibility for the family.
- The cost is typically lower than that of an agency.
- There may be more flexibility in terms of the caregiving schedule.

## Things You Need to Know

If you decide to hire an independent caregiver you should be prepared to:

- Locate potential caregivers
- Screen applications
- Conduct interviews
- Run background checks

- Administer payroll, including social security and other taxes

### Locating a Caregiver

One of the first resources to access is the ElderCare Locator.

The number is located in *Resources to Get You Started*.

The ElderCare Locator is a free public service from the U.S.

Administration on Aging that will help you to locate your local Area Agency on Aging.

The local agency may have a list of caregivers in your area that are available.

Your primary care physician may have recommendations for caregivers or be able to suggest a local social worker to assist you. If the person in need is presently in a hospital or nursing home/rehabilitation facility, ask the facility's discharge planner or social worker for recommendations.

Check with your local senior center or senior clubs as they may have a list of individual caregivers.

Speak to the director of your church, synagogue or religious or spiritual affiliation; they may be able to help in your search for a caregiver.

Friends, neighbors and perhaps other family members may have recommendations or sources that they have used and found helpful for such care.

You can check the local paper in the classified section and look for individuals who offer home care services. You can also place your own ad in the paper, listing your requirements for a caregiver. Make your ad as specific as possible. Be sure to include the information about general responsibilities, hours of employment, smoking policy, driving and language requirements. Include your phone number and the hours you're available to receive calls (see attached sample ad copy).

If you are having difficulty finding a caregiver to meet your loved one's needs or you are uncertain as to what he or she may need, you might want to consider using a Geriatric Care Manager (GCM) to assist you. This is usually a nurse or a social worker that can assist with evaluation, referral and monitoring a care plan. A GCM would be able to assist you in the hiring and interviewing process and ongoing monitoring once you have a caregiver in place. This would be especially helpful if you live at a

distance from your family member. Some work independently and others may work through an agency. In either instance a GCM would charge for services and costs would vary based on the type and amount of service you require and the geographic location. Prior to enlisting the services of a GCM you should ask for a fee schedule of his or her services. See *Resources to Get You Started* for the National Association of Professional Geriatric Care Managers.

## The Interview

Once you have candidates for the position, you will need to conduct interviews. You can narrow the field by first conducting a telephone interview. During the conversation confirm:

- Number of days per week and hours per day you will expect them to work
- Caregiving duties and expectations
- Salary and benefits
- Language requirements
- Valid driver's license
- Smoking policy

After successfully screening applicants over the phone, you will want to meet them for a more in-depth interview.



Each caregiving situation is unique, so questions should reflect your personal situation and position requirements. It is helpful if you have another person with you during this stage of the interview process, so you can compare notes once the meeting is complete. Examples of some questions you may want to ask are:

- What is your prior work experience? Have you worked with people with similar impairments?
- What are your qualifications?
- Do you have a résumé with a detailed work history?
- Do you have references from past positions? Can they be contacted?

- Are you bonded?
- Do you have any health restrictions that would limit your ability to do the job?
- Do you own a car and have a valid driver's license? (This is important if you expect the caregiver to provide transportation for doctor's visits, etc.).
- Are you able to prepare basic meals?
- Can you commit to the days and hours required?
- Will you submit to a background check and drug test?

When you complete the interviews, make it clear that employment is dependent on

passing a thorough background check. Confirm a telephone number and address where the candidates can be reached for follow up. Let them know you will call them as soon as the interviews have been completed.

## Background Check

It is always necessary to conduct a background check to verify past employment, criminal violations, driving infractions and that they are licensed if they say they are.

Call the past employers that the candidates listed as references.

Ask:

- How long was the person employed?
- Why were their services terminated?
- Were they dependable?
- Would you rehire them?

If you have Internet access, you may be able to locate a company that will perform a background check on-line for you for a minimal fee. Examples of such companies are:

- [www.knowx.com](http://www.knowx.com)
- [www.informus.com](http://www.informus.com)
- [www.crimcheckinc.com](http://www.crimcheckinc.com)
- [www.docusearch.com](http://www.docusearch.com)

Additional information beyond the basic search is sometimes offered at an additional cost.

Your local yellow pages may offer names of companies that perform background checks. These may be found under “Investigators” or “Detective Agencies.”

Ask the local police department if they can perform a criminal background check. If they do not, they may be able to refer you to an agency or person that does background checks.

If the candidate states they are a certified nurse’s aide (CNA), confirm in which state they hold the certificate. Obtain the certificate number and Social Security number of the candidate and call the state’s Department of Health to confirm certification. \*Note: You will need a signed release from potential employees stating that they agree to a background check. There should also be a place for their Social Security number on the release.

## Hiring a Caregiver

Once you have reviewed all of the interview material, completed background checks and contacted references, you can make your decision. Call the



person as soon as possible to confirm the job position. You should make an appointment to meet with him or her to review the job responsibilities and sign a written contract (see attached sample of contract). Prepare two copies of the contract so you each retain a signed original. In this written contract be sure to clearly explain the following items:

- Starting date of position
- The hours and days of employment



- Time off/vacation policy
- Pay scale, benefits and pay periods
- The person responsible for supervision and job performance monitoring

## Helpful Hints

Here are some items that should be reviewed with caregivers when they begin their employment:

- In a notebook placed next to the phone, list the name of

current doctors, pharmacies, local hospital, your cell phone and work numbers, and the names, addresses and phone numbers of a neighbor or friend.

- In the notebook, include a local street map and write down the phone number, street address and directions to your home.
- Note the location of your home's water shut off, breaker boxes, smoke alarms and fire

extinguishers in the notebook and acquaint the caregiver with their locations.

Some items to remember as an employer are:

- Protect all valuables by moving them to less conspicuous places or placing them in a safe. Make an inventory list with pictures and dates for future reference.
- Be sure that payroll records, which include social security and other taxes, are kept current and accurate. You may want to consult your attorney or tax advisor for payroll requirements.
- Be prepared to make unannounced and unexpected visits to the home when the caregiver is there. Watch for any signs of abuse or neglect and take action immediately.

All the checklists, interviews, and résumés cannot ensure safe, quality care. Personal references from other caregivers and your own instincts are ultimately the best indicators of the appropriate person to care for a family member or friend. You may have to hire several caregivers before you find the perfect fit.

## Resources to Get You Started

### **Books and Publications**

#### **A/PACT: Aging Parents and Children Together.**

This is a series of articles on such topics as older adults and fraud, making a home safer, caregiver tips, and community-based services. The series can be ordered from:

*The Consumer Response Center*, Federal Trade Commission, Washington, D.C., 20580  
1-877-382-4357 (1-877-FTC-HELP), TDD 1-866-653-4261 or on the Internet at [www.ftc.gov/bcp/online/pubs/services/apact](http://www.ftc.gov/bcp/online/pubs/services/apact).

#### **Caring for Your Parents: The Complete AARP Guide**

This book discusses innovative ways that others have approached caregiving issues and concerns. It explores a variety of caregiving topics, includes many helpful tips and contains a listing of resources related to each chapter. The book looks at ways to find quality care and also to help provide for safety in the home.

Delahanty, H., Ginzler, E. and Pipher, M. (2005). AARP  
ISBN: 1402717393  
Suggested Retail: \$19.95

#### **The Comfort of Home, 3rd edition: A Complete Guide for Caregivers**

This guide contains information

that caregivers can use at all stages of caregiving. It discusses working with home care services and provides guidance on how to think through the issues in choosing the care to best meet your loved one's needs.

Meyer, M. M. with Derr, P. (2007). CareTrust Publications, LLC  
ISBN: 0966476794  
Suggested Retail: 24.95

This guide is available through bookstores but may also be ordered by mail with order forms available through the Comfort of Home™ website at <http://www.comfortofhome.com/bk/>.

#### **How to Care for Aging Parents**

This book is a useful starting point for those finding themselves in a caregiver's role for parents or any other older relative. It provides information on health care issues, caregiver concerns, community and facility based services as well as an extensive listing of helpful agencies and organizations, with contact information that assists caregivers. It contains information specific to home care services and provides guidance surrounding the questions to ask and what to look for when you are selecting services.

Morris, V., (2004).  
Workman Publishing Company,  
ISBN: 0761134263  
Suggested Retail: \$18.95

#### **Resources for Caregivers**

This guide was prepared by the National Alliance for Caregiving and the MetLife Mature Market Institute to assist individuals and families who have either assumed the role of caregiver or anticipate future caregiving responsibilities. Single copies are available free from:  
MetLife Mature Market Institute  
57 Greens Farms Road  
Westport, CT 06880  
You may also call 203-221-6580 or e-mail, [MatureMarketInstitute@metlife.com](mailto:MatureMarketInstitute@metlife.com).

#### **When Someone You Love Needs Nursing Home, Assisted Living, or In-Home Care**

A comprehensive book, written by psychologists, that covers essential material in easy-to-understand language. Included is a comprehensive resource section, checklists and worksheets.  
Bornstein, R. and Languirand, M. (2002). Newmarket Press  
Suggested Retail: \$16.95  
ISBN: 1557045348

#### **Internet Sites**

##### **Administration on Aging (AOA)**

AOA is maintained by the U.S. Department of Health and Human Services, and provides resources, news and developments, and information for older adults. AOA funds the **Eldercare Locator**, a service administered

## Sample Newspaper Ads

### ★ Help Wanted ★

**Companion Wanted:** I am seeking an experienced, compassionate and dependable companion for my (person) in (location) for (days/hours/times per week). A valid driver's license and a car are essential. Please provide a résumé that outlines previous experience with older adults, qualifications and three references, which will be checked. Salary and benefits commensurate with expertise. Please call (phone number) at (fill in times).

### ★ Help Wanted ★

**Aide Wanted:** I am seeking an experienced, licensed and compassionate personal care aide for my (person) in (location) for (days/hours/times per week). A valid driver's license and a car are essential. Please provide a résumé that outlines previous training and experience, qualifications and three references, which will be checked. Salary and benefits commensurate with expertise. Please call (phone number) at (fill in times).

(Perf line - Does not print.)



## Caregiver Agreement\*

\_\_\_\_\_ and \_\_\_\_\_ agree to the following  
(Name of Caregiver) (Name of Employer)

on \_\_\_\_\_, 20\_\_ . Employment as a caregiver to \_\_\_\_\_  
(date) (name of care recipient)

will commence on \_\_\_\_\_, 20\_\_ .  
(date)

Care will be provided at (address) \_\_\_\_\_  
\_\_\_\_\_

Care will be provided on (list days) \_\_\_\_\_

Care will commence on days specified at \_\_\_\_\_ (circle one) am/pm  
and will end at \_\_\_\_\_ (circle one) am/pm on those days.

The employer will pay the caregiver the sum of \$ \_\_\_\_\_  
(circle one) per hour/week/bi-weekly/monthly.

Payment for services rendered will take place on \_\_\_\_\_ (time and day).

Responsibilities to the care recipient are as follows (list responsibilities): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Other: (Such as vacation, holidays, special considerations) \_\_\_\_\_  
\_\_\_\_\_

**\*Please consult with your attorney to determine if there are any other agreement provisions which are appropriate for your situation.**

\_\_\_\_\_, 20\_\_ .  
(Signature of Caregiver) (date)

\_\_\_\_\_, 20\_\_ .  
(Signature of Employer) (date)

(Perf line - Does not print.)

(Perf line - Does not print.)

by the National Association of Area Agencies on Aging (N4A) that gives information to callers about state and community resources which provide assistance to older persons and their caregivers. The AOA's home page may be accessed at: [www.aoa.gov](http://www.aoa.gov). The **Eldercare Locator** may be accessed at: [www.eldercare.gov](http://www.eldercare.gov), or by calling 1-800-677-1116, M-F, 9 a.m.- 8 p.m. EST.

### **National Academy of Elder Law Attorneys, Inc. (NAELA)**

This is the Web site for attorneys that deal with the many issues facing older adults and the disabled. NAELA attorneys can assist their clients with estate planning, long-term care issues, power-of-attorney, wills and trusts. Within the site is a search field to find an elder law attorney in your area. There is also a very helpful question and answer section that will assist in the search for an elder law attorney. Access the main site at [www.naela.org](http://www.naela.org) and the specific question and answer site at [www.naela.com/public/index.htm](http://www.naela.com/public/index.htm). If you do not have access to a computer you may reach NAELA by phone at 520-881-4005 or via mail at: NAELA, 1604 N. Country Club Road, Tucson, AZ 85716-3102.

### **National Alliance for Caregiving (NAC)**

Established in 1996, the National Alliance for Caregiving is a non-

profit coalition of national organizations that focuses on issues of family caregiving. The NAC website, [www.caregiving.org](http://www.caregiving.org), includes research on caregiving as well as practical assistance for caregivers and a clearinghouse that contains ratings and reviews related to over 1,000 consumer materials, websites, books and videos that can be searched for by the topic in which you are interested. To access the clearinghouse click on "Family Care Resource Connection" from the NAC caregiving tip page at: <http://caregiving.org/tips/>.

From the caregiving tip page you may also access a link to a public educational website "Family Caregiving 101" which is co-sponsored by the National Alliance for Caregiving, the National Family Caregivers Association and Eisai Inc. This website provides assistance and information for family caregivers on a variety of issues related to caregiving as well as resources for locating needed services. The website can be accessed directly at [www.familycaregiving101.org](http://www.familycaregiving101.org).

### **National Association of Professional Geriatric Care Managers (GCM)**

GCM is a national membership association of professional geriatric care managers. Their website at [www.caremanager.org](http://www.caremanager.org) provides information related to

care management for consumers including a description of services they provide, frequently asked questions and questions to ask when looking for a geriatric care manager. The site also provides links to other care management resources and the ability to search for a geriatric care manager in your local area. The organization can be contacted by telephone at (520) 881-8008.

### **National Family Caregivers Association (NFCA)**

The NFCA is committed to support, educate and speak up for family caregivers. It provides a number of practical tip sheets and checklists for caregivers which can be accessed at <http://www.thefamilycaregiver.org/ed/tips.cfm>. Topics include caregiver tips for: finding home health care in a guide called [A Home Healthcare Primer](#). The main website for the National Family Caregiver's Association is [www.nfcacares.org](http://www.nfcacares.org).

## **Useful Tools**

Enclosed are two tools to assist you with hiring a caregiver.

They are:

- Sample Ad
- Sample Caregiver Contract

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Endnote

<sup>1</sup> *Caregiving in the U.S.*, National Alliance For Caregiving and AARP, Funded by the MetLife Foundation, April 2004.



## *About the Authors of Since You Care®*

*Since You Care* guides are prepared by the MetLife Mature Market Institute in cooperation with the National Alliance for Caregiving and MetLife's Nurse Care Managers.

**MetLife Mature Market Institute®** is the company's information and policy resource center on issues related to aging, retirement, long-term care and the mature market. The Institute, staffed by gerontologists, provides research, training and education, consultation and information to support Metropolitan Life Insurance Company, its corporate customers and business partners. MetLife, a subsidiary of MetLife, Inc. (NYSE: MET), is a leading provider of insurance and other financial services to individual and institutional customers.

**MetLife Nurse Care Managers** are available to MetLife's long-term care customers and their caregivers to help identify and resolve care-giving questions and concerns through counseling and referral.

## **National Alliance for Caregiving**

Established in 1996, the National Alliance for Caregiving is a non-profit coalition of national organizations that focuses on issues of family caregiving across the life span. The Alliance was created to conduct research, do policy analysis, develop national programs and increase public awareness of family caregiving issues.

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*This booklet offers general advice, however, it is not a substitute for consultation with an appropriate professional. Please see a health care professional, attorney, or other appropriate professional when determining how the information and recommendations discussed in this booklet apply to your specific situation.*