

Home Care Choices: Know the Risks!

Don't assume unknown risks -- not all home care options are regulated or risk-free!

Low-cost caregiving options often pass liability risks onto seniors and their families.

A First Name Basis is licensed by the state and assumes all liability to protect our senior clients and their families.



Low-Cost
Registries

Privately-Hired
Caregivers

		Low-Cost Registries	Privately-Hired Caregivers
<p>Is the caregiver legally an “employee” (W-2) of the agency? If not, the caregiver is an “Independent Contractor” (1099). A client who hires a 1099 Independent Contractor <u>becomes the employer</u> of that caregiver. As the employer, you are required by the IRS to file a Schedule H and W-2 for them, and pay Social Security and Medicare taxes for the individual (roughly 15% of their pay). The client is also responsible for ensuring eligibility to work in the U.S. Failure to abide can lead to penalties by the IRS. <i>Our caregivers are A First Name Basis employees (W-2). We handle all of the employment paperwork, eligibility verification, and taxes, so our clients don't have to worry.</i></p>	✓	?	✗
<p>Will the company be responsible for paying the caregiver? As the employer of our caregivers, we handle the billing to our clients and pay our caregivers. <i>No money exchanges hands directly between clients and caregivers.</i></p>	✓	✗	✗
<p>Is the caregiver covered by Worker's Compensation and liability insurance? Clients can be held liable if an Independent Contractor is injured in their home. A First Name Basis assumes all of the risk. <i>Our caregivers are covered by Worker's Compensation for injuries while on duty, and we carry extensive liability coverage in the event our clients' health, safety, or property are affected.</i></p>	✓	✗	✗
<p>Is the caregiver screened for both state and national background checks? Clients should know and trust the people they let into their homes. <i>We invest the effort to perform extensive interviews, reference checks, criminal history and misconduct registry checks to ensure that our clients receive the highest quality of care and service.</i></p>	✓	✗	✗
<p>Will the agency's caregivers provide all of the services I need? Independents and other agencies may have a limited service offering, leaving clients with unattended needs. <i>Because we can provide any and all necessary services, you will only have one point of contact for all your needs.</i></p>	✓	✗	✗
<p>Will I always have a caregiver when I want or need one? Private caregivers may become unavailable due to personal situations. Understaffed agencies sometimes run into employee shortages. <i>We have a substantial staff of the highest quality caregivers available, so you will never miss a visit.</i></p>	✓	?	✗