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Hiring a Professional Caregiver

Tyler Morch

### **Goal**

Want caregivers that have a heart that care for your loved one. Those are the kind of people that they like to hire. Tyler works for Home Care Professionals. It is difficult to find caregivers right now.

### **About Tyler**

Tyler was a painting contractor in Chico, CA. He kept seeing medical equipment trucks pass by and realized that he wanted to be in medical sales. There was a local Chico company that sold oxygen and he thought he wanted to do sales for them. It turns out that they were going to move to San Jose. While Tyler worked in the durable medical equipment field, he found that clients often requested Tyler to come as he was good at listening. The durable medical equipment field was moving towards home healthcare. He decided he wanted to move with the durable medical equipment field into home healthcare. He applied for a local job and it turned out that they were moving from Chico to San Jose, where Tyler had grown up. He has been in the home healthcare field for 20+ years now.

Home Care Professionals (HCP) is a home care agency that provides non-skilled care. Home health may consist of skilled nursing, physical therapy, occupational therapy and is designed to get a person back on their feet. It is covered by insurance, and professionals usually come by 1-2x per week for an hour each time. If a person needs help with activities of daily living (ADL), e.g., bathing, showering, meal preparation, transfer from bed to wheelchair, a companion, help with laundry, changing sheets, Non-skilled, private duty is what HCP provides. These services are not covered by insurance. Long term care insurance (LTCI) may pay for non-skilled care. Clients need to contact the LTCI provider to figure out how much is covered. They may only pay for some number of hours per day. Sometimes a nurse will be sent out to evaluate the patient to see if they qualify for care. A hired caregiver can drive a loved one to appointments (the caregiver can drive their own car or drive a family member's car) which can include medical appointments, the hair salon, grocery shopping. A professional caregiver can be expensive. (More on specifics on costs later.)

Some caregivers work independently from an agency. Tyler does not recommend this. But if you do go this route, you should have an umbrella clause on your insurance if you are paying someone under the table.

Tyler is able to find a caregiver for you on short notice if necessary.

With an independent caregiver (i.e., not hired through an agency), if someone is sick, then there are no backups. With the agencies, there are backups and also if things don't work out, there

are other personnel to fill in. Background checks, insurance is taken care of when using an agency.

Licensed by the state of CA as a HCO license number, must be vetted with dept of social services. Shots updated (TB) training, (Home care agent) background checks, if there are issues, the government notifies the home care agency. Workmans's comp, payroll with taxes are taken care of by the agency.

While you have caregivers in the home, put away cash, jewelry. Don't put the caregivers in tempting situations.

Each caregiver that HCP hires is based on the caregiver's experience. Previously they had tried going to CNA schools. However, the caregivers were not able to use their CNA skills in home caregiving. They also didn't have experience working with people one-on-one. HCP looks for people who have at least one year of one-on-one care.

Tyler will ask those looking to hire a caregiver about the requirements and likes of the person being cared for. Then based on that input he can put together a care plan. His staff will then figure out the best fit for the client based on the care plan and staff availability.

If a client becomes ill, since the caregivers are non-skilled, they will call 911 and notify the family of any medical emergencies..

It is possible that a family may need to pay for assisted living and a caregiver while in an assisted living facility if the person needs more help than can be given in assisted living. Usually at assisted living facilities, the staffing is one caregiver to 12-13 people. They aren't able to provide immediate care in assisted living facilities. This is an expensive situation.

If someone owns their home and needs assisted living and can't afford the care they need, one option is to rent out the home and go to assisted living. This allows for the client to go back home should the need arise.

Concierge doctors will come to the home but they are pricey.

VTA access, RYDE (contact SASCC), and Kaiser provide rides to appointments. Most of these services require 2-day advanced notice of transportation. All of the mentioned services are for non-emergency use.

Caregivers can keep a log book of what is happening if asked and family members are always welcome to call the caregivers while they are there for updates on their loved ones.

Non Skilled caregivers have some limitations. For example, they can't give shots, deal with feeding tubes or open prescriptions and give medications. But they can do medication reminders or change diapers. Family members will need to deal with those things mentioned

above. Tyler works with a geriatric care manager who is qualified to fill the pill cases with medications and do some tasks that non skilled caregivers can't do.

Paying bills, handling email, writing letters, etc. are considered instrumental activities of daily living.

### **Home Care Professionals**

All payments through invoices every two weeks. It is advisable to use autopay to pay invoices, either by bank account or credit card. Let management know if you are giving a bonus, etc.

It is advisable to look into a fiduciary, lawyer, or CPA to manage funds, pay bills, etc.

Another suggestion was to set up a joint checking account with the person being cared for. This allows for bills to be managed by a family member.

It is also important to set up a power of attorney for your loved one.

Some clients are resistant to giving up control. A minimum shift with HCP is 4 hours. This is a great way to try out care. Most people who try it like it. This sort of arrangement also gives a chance for caregivers to have some respite.

Don't give up if a caregiver is not a good match. It may take several caregivers trials until there is a good fit.

Tyler is good at matching caregivers with clients since he understands that there needs to be a match with personality. He asks the right questions to get to know the client. Tyler gives credit to his staffers on the matching. It's not just about needs, but they also look at the personality of the client. 98% of the time, they are able to find a good match.

Caregiver fees: in the early 2000's it was about \$23 /hour. The government minimum will soon be \$25/hour. Caregivers usually work for multiple agencies. Tyler's agency charges about \$38-\$42/hour. Long term care insurance (LTCI) is not good to get into now. There aren't enough people to support the back end.

### **Long Term Care Insurance (LTCI)**

Some LTCI have a grace period. It is advisable to ask how long is the grace period? Is it the calendar days or the number of days the caregiver is coming out? Sometimes there is a ceiling of how much they will pay. If one incident can use some money, can you save the rest for later?

With the LTCI providers, they only want to talk to the person whose name is on the policy. For this reason it is advisable to have the family member's name also on the plan as a representative.

**Wrap-up advice**

Unfortunately, there is no manual given for caring for people as the need arises. Kaiser has their own home health services. It is best to call a handful of agencies and see what their requirements are. How long are you required to engage with them? If you use a direct referral agency you need to do due diligence. They need to ensure that independent caregivers do their 1099's. They may require you to sign a release of liability. Direct referral agencies may be cheaper, but is it safe? You may be stuck with a caregiver if you don't like them.