Ten Things to Ask Before Hiring a Home Care Agency

By Shirley Cohen

Today's seniors have more options available to them than ever before. One option more and more seniors are turning to when their physical capabilities diminish or while they recover from a short-term disability is to be treated in the comfort of their own homes by a personal nurse's aide or companion. Home care is considered by many to be one of the most desirable options because it allows seniors to maintain their independence while remaining in the one place where they feel most comfortable.

However, as in choosing any type of long-term care, there are many pitfalls to watch out for when hiring a home care worker to care for yourself or a loved one. In any given city, a quick look through the Yellow Pages may reveal dozens of competing companies offering what appear on the surface to be the same services. It's up to you to investigate the differences and find the one company that best suits your home health care needs.

To help with this task, we've provided the following checklist of questions to ask each home care agency during the initial phone call. If they can't answer these questions to your satisfaction, move on to the next agency until you find one that can.

1) How long has your company been in business?

There are a lot of new companies entering the marketplace, many of which have little experience or expertise in the special challenges of running a successful home care company. The office staff cannot be relied upon like well-established companies because they experience a high turnover rate. This puts newly formed companies at a distinct disadvantage because they do not have extensive records of caregivers' past performances, and they often attract caregivers who can't get a job at a reputable agency.

2) Are your workers bonded and insured?

Few people like to think about accidents or possible problems at the outset of retaining help, but the fact is many people get into accidents every day, such as car accidents, sprained backs, twisted ankles, etc. Also, from time to time, important things in a client's home can be damaged or disappear through a caregiver's negligence or dishonesty. The company you want to work with must have extensive insurance, including Professional and General Liability, Non-Owned Auto, a Dishonesty Bond, and Worker's Compensation policies. Believe it or not there are some companies that have minimal insurance coverage and others who have none at all.

3) How extensive are your criminal and background checks?

As you know, there are many of unscrupulous people looking for work. You don't want them in your home or in the home of someone you love or care about. Therefore, you must do business only with companies that provide a criminal background check on each person they employ. Because unsavory characters drift around from place to place, it's important that they not only run a check on the last place their caregiver worked but also on all the places they've lived for at least the last five years. Also ask them if they can provide you with written reference check reports.

4) Does your company have a Licensed Vocational Nurse or RN on staff?

Most reputable agencies have a licensed nurse on staff to assure that proper protocol is being followed in the care of a client. A trained nurse can help a caregiver identify safety hazards, recognize symptoms, observe special diets, familiarize them with infection control procedures and universal precautions, establish hygiene standards, and more. In most cases,
home health care aide agencies that have a licensed nurse on staff are going the extra mile to provide quality assurance to the services their caregivers provide.

5) How do you select your employees?

Many agencies hire home care aides that have little experience and even less credentials—not a caregiver you want caring for you or your loved one. Reputable agencies, however, have minimum requirements for years of experience and levels of certification. The best agencies will even take into consideration such factors as demeanor and professionalism, weeding out the unacceptable workers so you don't have to. Make sure you choose an agency that sets high standards in its hiring policies.

6) Can you send me information describing your services and fees?

This may seem like a basic question, but a company that has not spent the time developing important informational materials such as these probably hasn't done many other important tasks either. Not only will these materials help you compare their services to those of other agencies, but they may also provide useful details that you hadn't thought of earlier. More than likely, an agency that sends you detailed, carefully considered materials for your review has also gone the extra mile in other aspects of its business.

7) What is the company's replacement policy or guarantee?

If you want to avoid getting “a lemon,” ask about the company's replacement or guarantee policy. In most cases, a good agency will give you as many replacements as needed whenever needed without limitation. For those people wanting a caregiver on a referral basis, wherein you handle the payroll and insurance obligations, you should get at least three months to see if the individual will be suitable to you (of course, the more the better, but certainly no less than three months).

8) What are your financial procedures? Are your rates negotiable?

Most agencies have a lot of fixed costs to incorporate into their quoted rates. However, they also know that not all clients have the same ability to pay. Some agencies may be prepared to make a deal. If you're flexible about the age, number of years of experience of the caregiver, or English speaking abilities, perhaps you can get reduced rates. Most agencies come in contact with eager, honest and hardworking people who are anxious to gain experience and English skills. So if money is an issue, this approach may work for you. Even if you choose not to negotiate, ask to see written statements explaining all of the agency's costs and payment plan options. This will clear up any discrepancies before they occur.

9) Would you mind providing me with references?

It pays to find out if the Agency's clients are satisfied with the services they're getting. Sometimes old references don't reflect current management conditions, so it's best to ask for testimonials from their more recent jobs. You might also want to ask to talk with clients who have had a long history with the agency so that you can get a good sense for how they do business and what you can expect from them.

10) Can we set up a time to meet to discuss the details of my care needs?

It's always a good idea to meet the Agency's principal(s) or representative(s) and to see their setting if possible. It's also good to have them come over to your place so that you can meet them at your convenience. Home care can get expensive, so you want to be sure that the people you'll be dealing with can be relied upon to give you the best service possible. Also, the advantage of going to their office is that you can make some assessments about them that you can't just by talking on the phone. Are they a boiler room operation or are they organized and corporate? Are they a small company or a large one?

Shirley Cohen is the founder and managing director of Home Sweet Home Care, Inc., a private duty home care agency providing quality home care aide services to seniors and convalescing adults in the San Francisco Bay Area since 1990. Shirley founded Home Sweet Home Care in response to her own urgent need and desire to find the right home care help for her mother, who had suffered a sudden and paralyzing stroke.

Click Here to search for a Home Care Agency in your area.
How To Choose a Home Care Provider

How Do I Select the Right Home Care Provider?

Once you acquire the names of several providers, you will want to learn more about their services and reputations. Following is a checklist of questions to ask providers and other individuals who may know about the provider's track record. Their insight will help you determine which provider is best for you or your loved one.

☑ How long has this provider been serving the community?

☑ Does this provider supply literature explaining its services, eligibility requirements, fees, and funding sources? Many providers furnish patients with a detailed "Patient Bill of Rights" that outlines the rights and responsibilities of the providers, patients, and caregivers alike. An annual report and other educational materials also can provide helpful information about the provider.

☑ How does this provider select and train its employees? Does it protect its workers with written personnel policies, benefits packages, and malpractice insurance?

☑ Are nurses or therapists required to evaluate the patient's home care needs? If so, what does this entail? Do they consult the patient's physicians and family members?

☑ Does this provider include the patient and his or her family members in developing the plan of care? Are they involved in making care plan changes?

☑ Is the patient's course of treatment documented, detailing the specific tasks to be carried out by each professional caregiver? Does the patient and his or her family receive a copy of this plan, and do the caregivers update it as changes occur? Does this provider take time to educate family members on the care being administered to the patient?

☑ Does this provider assign supervisors to oversee the quality of care patients are receiving in their homes? If so, how often do these individuals make visits? Who can the patient and his or her family members call with questions or complaints? How does the agency follow up on and resolve problems?

☑ What are the financial procedures of this provider? Does the provider furnish written statements explaining all of the costs and payment plan options associated with home care?

☑ What procedures does this provider have in place to handle emergencies? Are its caregivers available 24 hours a day, seven days a week?
How does this provider ensure patient confidentiality?

In addition, ask the home care provider to supply you with a list of references, such as doctors, discharge planners, patients or their family members, and community leaders who are familiar with the provider's quality of service.

Contact each reference and ask:

- Do you frequently refer clients to this provider?
- Do you have a contractual relationship with this provider? If so, do you require the provider to meet special standards for quality care?
- What sort of feedback have you gotten from patients receiving care from this provider, either on an informal basis or through a formal satisfaction survey?
- Do you know of any clients this provider has treated whose cases are similar to mine or my loved one's? If so, can you put me in touch with these individuals?

This is a service of the
National Association for Home Care
228 Seventh Street, SE
Washington, DC 20003
(202) 547-7424 : (202) 547-3540 - Fax

We love receiving comments and suggestions for improvement!
Send them to webmaster@nahn.org
To get the most out of HOMECARE Online, visit our Internet Tools page.

Copyright © 1996
National Association for Home Care
All rights reserved.
Choosing an Agency for In-Home Care

Services
Choose an agency that will provide all the services you need for your parent or loved one. If you need help identifying these, speak with a doctor, care manager, or hospital discharge planner if the person just left the hospital. These people can refer you to agencies. Once you make your list of agencies, start by calling them. Here are some questions to ask:

Yes  No

☐ ☐ Is this agency licensed by the state?
☐ ☐ What services does it provide?
☐ ☐ Are services available 24 hours, 7 days a week?
☐ ☐ Would services begin immediately? If not, how long a wait?
☐ ☐ How does the agency decide what services are needed or not over time?

Know the Staff
The people providing services will have direct contact with your parent or loved one, so you’ll want to know as much as possible about their qualifications.

Yes  No

☐ ☐ What kind of different staff does the agency have available: registered nurse, physical therapist, speech therapist, occupational therapist, nutritionist, social worker, homemaker/home health aide?
☐ ☐ How many years of experience does the person have, and how long have they been with the agency?
☐ ☐ Does the agency conduct background checks on all staff?
☐ ☐ Who supervises the staff?
☐ ☐ Are the staff bonded (insured against theft or loss to a home) through the agency?
☐ ☐ Do the same staff members attend to a client, or do they rotate among different clients?
☐ ☐ What is the procedure if a staff person doesn't show up?
☐ ☐ Can you request a different staff person to provide care if you are unhappy with the worker the agency sent?

Costs
There are several ways to pay for home-care services:

- Out of your own pocket;
- Through Medicare, Medicaid, or some other public programs;
- Through Medigap, long-term care insurance, or other commercial policies.
Outside assistance with paying for home care-services is generally limited and usually covers only short-term home health care needs. Eligibility for Medicare or Medicaid payment requires an agency to meet certain federal standards and provide skilled nursing services. That means these programs don’t pay for personal care or homemaker services. Persons eligible for coverage under the programs must be homebound and under a doctor’s care.

Here’s what you need to know regarding cost:

Yes  No

☐  ☐ Is the agency certified to be paid by Medicare and Medicaid?
☐  ☐ Are there deposits, fees, or any extra costs besides those charged for each service?
☐  ☐ Does the agency reduce fees for people who can’t pay for all of their care themselves?
☐  ☐ When did the agency last increase its costs and by how much?
☐  ☐ How often does the agency bill for costs? Does it bill Medicare or the insurance company directly?
☐  ☐ Are all cost and payment expectations in writing?
☐  ☐ Is there a contract you can review before making a decision? Make sure you understand everything on the contract. Question any parts that are unclear or contradict information you’ve been told.

Quality

You know it when you see it, but it can still be hard to measure. Here are some questions to help you gauge the quality of an agency and the care it provides:

Yes  No

☐  ☐ Does the agency have references or satisfaction reports for itself and staff?
☐  ☐ Is the agency inspected by an outside organization? When was the last inspection? Are inspection reports available?
☐  ☐ Does staff receive ongoing training?
☐  ☐ Does the agency provide written job descriptions so clients know what duties to expect from the staff?
☐  ☐ Does the agency have quality of care standards and a plan or program to maintain and improve quality?
☐  ☐ How often does staff communicate with family members and by what means (written report, phone call, etc.)?
☐  ☐ What kind of system is there for receiving client problems or complaints and resolving them?
☐  ☐ Is there a written plan of care for each client? Are clients and family members involved in creating and reviewing it?
☐  ☐ How long has the agency been in business? Who owns and operates it?

OUR COMMITMENT TO EXCELLENCE IS OUR COMMITMENT TO YOU!

Choosing an Agency for In-Home Care

"There’s no place like home." This simple adage speaks volumes about the importance of comfort and security in our lives. However, some people are unable to stay in their homes without some help for their daily needs. There are two main types of in-home care agencies.

A. Homemaker services for household duties and non-medical personal care are provided by home care agencies. This could include preparing meals, bathing, dressing or moving around the house. Depending on the state, these agencies may or may not be licensed.

B. Health and Medical care provided by home health care agencies, includes nursing care, home health aides, and physical therapy. State and federal laws regulate these agencies. They are often Medicare and Medicaid certified. This means the agencies can get paid by these programs for providing home health services.

If you are considering hiring an agency to help you, your parent or other loved one remain at home, there are things you need to think about and questions you should ask in order to get the highest quality of care available. You want to select an agency that will provide the services you need.

Start by identifying what types of services you need. A doctor, care manager, or hospital discharge planner can help you with this list.

Once a list of agencies is made,

- Call the agencies and ask them some initial questions about their services, costs and certification.
- Make appointments to meet with those that sound promising.
- When you meet in person, ask the rest of your questions and any others that come to mind.

The people providing services will have direct contact with your parent or loved one, so you will want to know as much about their qualifications and experience as possible. Some suggested questions to ask when looking for in-home care include:

General Questions
- Is the agency licensed by the state?
- What services does it provide?
• Are services available 24 hours a day, seven days a week?

Questions about Agency Staffing
• What types of staff can the agency provide?
• Are the staff employed or are they contractors?
• What is the difference between being bonded and being insured?
• Are staff members insured against theft or loss to a home through the agency?
• What is the procedure if a staff person does not report to work when scheduled?
• Can a different staff person be requested if I am unhappy with the worker the agency sent?

Questions about Costs
• What is the cost of services? Is there a sliding fee scale?
• Is your agency certified to be paid by Medicare and Medicaid?
• How does the agency bill for costs? How often does the agency bill and does it bill Medicare or the insurance company directly?

Questions about Agency Quality
Measuring quality is sometimes hard but usually you know it when you see it. These questions help you gauge the quality of an agency and the care it provides.

• Does the agency have references or satisfaction reports for itself and staff?
• Is the agency inspected by an outside organization? If so, when was the last inspection and is an inspection report available to clients?
• What kind of system, if any, is in place for receiving client problems or complaints and resolving them?

Is there a written plan of care for each client? Are clients and family members involved in putting it together or reviewing it?