

Consumer Corner

Finding Nonmedical Home Care

(NAPSA)—There are a number of ways to get nonmedical supportive services inside a home. But regardless of what level of service you are looking for, odds are you will find yourself facing one choice: Should you find and hire an independent contractor or someone who works for an agency? Here's a closer look at both options.

Nonagency Service

Nonagency workers, or independent contractors, are hired by either a family member or the person needing help. While this may appear less expensive, it could involve some hidden costs and risks:

- Whoever hires an independent contractor must pay all appropriate payroll taxes because, technically, that person is the employer.
- If the independent contractor is injured on the job, the person who hires the individual is responsible for medical bills and any other expenses.
- If the independent contractor is sick or goes on vacation, he or she is not obligated to find a replacement.
- Because people often hire an independent contractor without first conducting the proper background checks, they may be leaving themselves or their loved ones open to theft, fraud and—in rare cases—even abuse.

Agency Service

Companies such as Interim HealthCare employ individuals to provide specific services that help with activities of daily living such as preparing meals, light housework, bathing and companionship. The agency can alleviate consumers of many of the problems they may face if they hire an inde-



Healthy Idea—Working with a home care agency can help make finding a nonmedical home attendant easier.

pendent contractor because it is responsible for taxes, insurance, bonding and workers' compensation. Also, if an employee is sick or goes on vacation, the agency provides another employee to perform the needed services.

The home care agency provides training for its employees and ongoing supervision as well. This helps the agency monitor and respond to the changing needs of clients, ensuring that the appropriate level/skill of caregiver is assigned. The agency also conducts background checks according to state law.

In addition, the agency is often licensed to provide a higher level of home care (skilled nursing, for example) for individuals. That means that as a person's needs change, he does not need to work with more than one company. Working with one company can make it easier to access formal payer sources such as Medicare.

For more information, visit www.interimhomestyleservices.com.