



# HIRING A CAREGIVER: Your Options as a Consumer

You have recognized the need for a caregiver to assist with the in-home care of a loved one. Now comes the challenge: finding a qualified individual who can provide care when it's needed and at a fair price. In the state of California, non-medical home care companies are not regulated. Consumers must understand their options when finding a caregiver.

**Here are three common scenarios, with the advantages and disadvantages of each:**

## Option 1: Hire a Caregiver Yourself

- Check References on your own
- Order a Criminal Background Check
- YOU are the employer – responsible for calculating and deducting state & federal payroll taxes
- Inquire whether the worker is qualified/trained/certified to perform the level of care required
- Negotiate your pay rate (as you will be paying the caregiver directly)
- Obtain Worker's Compensation Insurance (this work is often NOT covered by your home owner policy)
- If the caregiver doesn't show up or fails to meet your needs, you will have to start over

**Cost:  
Low**

**Risk:  
HIGH**

## Option 2: Use a Registry to Assist with Hiring a Caregiver

- The registry will charge a fee to help YOU hire the Caregiver
- The registry will do the advertising and will check references; you make the final selection
- **YOU** (NOT the registry) are the employer, responsible for supervision, payroll taxes & worker's compensation

**Cost:  
Moderate**

**Risk:  
HIGH**

## Option 3: Hire a Home Care Agency to provide the Service

- The AGENCY is the employer and takes care of screening, hiring & payroll
- The agency is liable for the caregiver's action during the course of employment
- The agency is responsible for finding a replacement if performance is not satisfactory
- The agency has liability insurance, covers payroll taxes and provides worker's compensation
- The caregiver may be eligible for employee benefits (health insurance, retirement savings, etc.)

**Cost:  
Moderate  
to High**

**Risk:  
LOW**

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