

Hiring a Caregiver



Navigating health changes and the need to hire a caregiver is an emotionally challenging process. We can help ease the burden by designing a customized care plan budget, optimizing retirement income, reviewing long-term care insurance, and implementing elder care directives. With ongoing financial planning, tax-efficient strategies, and multi-generational coordination, we work to protect your assets and ensure your caregiving plan provides you peace of mind.

To help you make the safest, smartest choice, use the comparison chart below to see how hiring through a professional home care agency stacks up against hiring privately.

Caregiver Hiring Considerations

Home Care Agency vs Hiring Privately

Key Factor	Home Care Agency	Hiring Privately
Background Checks	Thorough screening, and references	Often skipped. Additional expense.
Caregiver Supervision	Ongoing training & professional oversight.	No supervision or support.
Back-Up Care	Replacement if caregiver is sick or unavailable.	You may be left scrambling.
Taxes & Payroll	Handled by the agency.	You become the employer and assume liability.
Insurance Coverage	Workers' comp, liability & bonding.	Usually none. You're at legal risk.
Care Plan Management	Personalized care plans with care manager oversight.	No formal plan or medical coordination.
24/7 On-Call Support	Available.	You're on your own.

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