



Comparison of Services

Comparison of services offered by a home care company versus privately hired staff.

SERVICE	HOME CARE COMPANY	PRIVATELY HIRED/ SELF-EMPLOYED
Status of Worker	Worker is employed by the Home Care Company, on its payroll, for hours you authorize him or her to work.	Worker is employed by the client or his or her family and paid in cash or personal check.
Professional Liability Coverage	Home Care Company provides coverage, as part of its hourly rate.	Client must provide his or her own coverage for the worker.
Workers' Compensation	Home Care Company provides coverage, as part of its hourly rate.	Client must pay employer's share for the worker.
Social Security Taxes (FICA)	Home Care Company provides social security, as part of its hourly rate, and unemployment tax.	Client must withhold and also pay employer's share for the worker.
State & Federal Payroll Taxes	Home Care Company pays all taxes, as part of its hourly rate.	Client must withhold and also pay employer's share for the worker.
Payment for Services	Home Care Company submits an itemized statement to client, based on the hours authorized at agreed upon rates.	Client must pay worker directly on a daily or weekly basis. If worker wants a raise, the client will need to negotiate with the worker.
Other Charges	Usually None. If other charges are to be made, they will be disclosed in advance.	Registry or placement fees may be charged in addition to wages. Worker may request payment for other expenses, e.g. transportation.
Resolving Problems	Home Care Company's supervisor will handle and resolve all concerns.	Client and worker must handle problems themselves.
Coordination of Services	Home Care Company will take care of coordination, keep client records, and arrange for coverage if the worker is out sick or unable to work.	Client and worker will need to coordinate services, and arrange for coverage if the worker is out sick or unable to work.