

# Personalized Home Care Making an Informed Decision

## Compare Your Choices

**Full Service  
Agency  
(WTN)**

**Employment  
Agency**

**Private Hire  
Independent  
Agency Contractor**

### FIND THE RIGHT CAREGIVER

Locate, screen, interview, train	Yes	?	Client Responsibility
Check employer reference	Yes	?	Client Responsibility
Verify USA work authorization	Yes	?	Client Responsibility
Withhold payroll taxes	Yes	?	Client Responsibility
Determine work schedule, cover Days off & holidays	Yes	Client Responsibility	Client Responsibility

### SUPERVISION

Professional on-site supervision	Yes	Client Responsibility	Client Responsibility
Caregiver replacement, if necessary	Yes	?	Client Responsibility

### LIABILITY

Workers' compensation insurance	Yes	Client Responsibility ? / Possible joint Responsibility	Independent contractor or Client Responsibility
Payroll requirements (Social security, Payroll tax, unemployment insurance, Workers' compensation, etc.)	Yes	Client Responsibility ? / Possible joint Responsibility	Client Responsibility (if worker does not meet IRS independent contractor status)
Professional liability Insurance or bond for caregiver	Yes	?	Independent contractor or Client Responsibility

**Compliments of:**  
**Water Tower Nursing and Home Care, Inc.**  
 Water Tower Place      845 N. Michigan Avenue, Suite 902 West  
 Chicago, Illinois 60611      312.280.4980      [www.WaterTowerNursing.com](http://www.WaterTowerNursing.com)

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### SAFETY RISK LEVEL

Client lives alone, supportive  
Family not available  
(vulnerable client)

Agency  
Supervision  
Risk Reduced

No Agency  
Supervision  
No Reduction  
of Risk

Unknown:  
dependent on  
pre-hire screening,  
only client supervision

Client lives alone, has impaired  
judgement. Family concerned,  
but cannot supervise caregiver.  
(most vulnerable client)

Agency  
Supervision  
Risk Reduced

No Agency  
Supervision  
No Reduction  
of Risk

Unknown  
dependent on  
pre-hire screening,  
no supervision

Client lives alone, family willing  
to supervise caregiver and  
provide care as needed.  
(least vulnerable client)

Agency  
Supervision  
Risk Reduced

Family  
Supervision  
Risk Reduced

Unknown:  
dependent on  
pre-hire screening,  
only family supervision

### COST COMPARISON

Illinois Labor Law requires employers  
To pay at least 1 ½ times the regular  
Hourly rate of pay for over 40 hours  
in a work week. Live-in employees  
must have at least 24 consecutive  
hours of rest every calendar week.

Rates typically  
higher than  
employment agency  
or private  
hire/independent  
contractor

Client may pay  
a one-time  
placement fee,  
along with  
possible taxes

May be a cost effective  
alternative if client &  
responsible parties are  
aware of risks and payroll/  
insurance liabilities  
and insurance

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## Patient Home Care Work Sheet

### Compare Your Choices

	Agency:	Agency:
	Phone:	Phone:
What services do you offer?		
What are your rates?		
Do you insure and bond the caregiver?		
Do you pay social security and employment taxes?		
Do you pay workers' compensation insurance?		
In case of emergency, do you replace the caregiver?		
Do you check backgrounds and references?		
How do you recruit your caregivers?		
Do you supervise the caregiver?		
Do you work with insurance companies?		
Is your agency available 24/7?		
Do you develop a plan of care?		

NOTES: