HIGHLAND WOOD HOME SERVICES
Website: www.hwscare.com

3691 Heathmoor Dr, Elgin, IL 60124
Phone: 224-659-2801

Personalized Home Care
Making an Informed Decision

Compare Your Choices	Full-Service Agency (HWS)	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
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

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 COMPARISION

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

HIGHLAND WOOD HOME SERVICES 3691 Heathmoor Dr, Elgin, IL 60124
Website: www.hwscare.com Phone: 224-659-2801

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: