



**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 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

**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: