

# Protect Your Family: The Advantage of Home Care Agencies

Home care agencies offer crucial legal and financial safeguards unavailable with private caregivers. Families hiring private caregivers become legal employers, responsible for all business-related obligations, including safety and payroll taxes.

### **Other Impactful Benefits**



#### **Pre-Vetted Caregivers**

Home care agencies conduct thorough background checks, reference verifications, and ensure caregivers possess the necessary certifications.



#### **Guaranteed Coverage**

If your assigned caregiver falls sick or leaves, the agency promptly finds a replacement to ensure uninterrupted care.



#### Care Plan Development & Management

Agencies assess your loved one's needs and develop a personalized care plan that they oversee and manage.



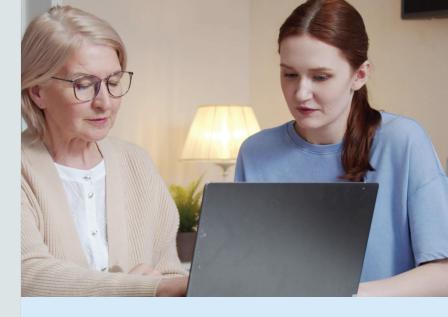
#### **Training and Supervision**

Agencies provide ongoing training and supervision to their caregivers, ensuring the success of the care.





Home care agencies are bonded, licensed, and insured, protecting both the client and caregiver in case of accidents or injuries.



## Protection from Injuries & Lawsuits



The injury rate for caregivers in the home care industry is amongst the highest of all occupations. Caregivers face many potential physical injuries from lifting and transferring clients, slips and falls, and exposure to infections.



If a private caregiver is injured on the job, the family can be sued and held liable for medical costs, which could be especially prohibitive if the injury requires long-term care. Home care agencies insulate families from this risk by becoming the employer of record for the caregiver.

## Protection from Tax Liabilities



As an employer, the hiring party is required to withhold and pay payroll taxes for that individual including Social Security, Medicare, Unemployment, and State Disability taxes.



Individuals who hire private caregivers and do not pay payroll taxes can be held liable for back taxes and can face other financial penalties imposed by the IRS or state tax agencies.



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