



Be vigilant when hiring a caregiver

Before you allow any service provider into your home, it's wise to take the time to do some extra research to better protect your family and your property. When the family members you care about most start to struggle with everyday tasks, an experienced and trustworthy caregiver can help your loved one stay at home longer and give you some much-needed peace of mind.

Nationwide Private Client Risk Solutions recommends the following simple and low-cost tips to help you find a qualified caregiver:

Check with local or online caregiver agencies:

- Hourly rates and fees can be higher, but the agency may pay the Medicare and Social Security taxes and can help with your employee tax forms.
- Agencies can also pre-screen employees and assign staff to specifically meet your needs.
- The medicare.gov and eldercare.gov sites can help you find local health-certified agencies. Check with your local state to confirm you are complying with local tax and labor laws.
- Websites, such as care.com and sittercity.com, can provide a multitude of qualified caregiver candidates to choose from at a range of rates and experience levels.

Talk with family or friends:

- Many times, others we trust have had positive experiences with their own caregivers.
- Local social media groups also can provide advice and recommendations for caregivers.

Determine if you need home health care services or in-home care services:

- Home health care is typically doctor prescribed and is provided by nurses or health aides who have special training and assist with activities of daily living (such as bathing and eating) and can administer medication and provide rehabilitation.
- In-home care provides light cleaning, meal preparation and transportation.

Interview potential candidates:

- Make sure to ask about your caregiver's credentials and prior experience.
- Conduct background checks before hiring any full-time domestic staff. Be sure to follow Fair Credit Reporting Act (FCRA) guidelines, and have candidates sign a disclosure and release form prior to conducting the background check. Pinkerton (pinkerton.com) provides background check services at a discount to Nationwide Private Client policyholders.
- Conduct driving record checks and confirm licensing and education.

Set clear expectations with your caregiver:

- Provide your caregiver with a detailed description of the job duties, expectations, hourly pay, benefits, causes and procedures for termination.
- Clarify the work schedule and daily activities for which he or she will be responsible, such as cooking, cleaning, bathing and dressing.
- Put your expectations in writing.



Some of these tips also can apply when you hire domestic staff, baby sitters or pet sitters. See our article on protecting your home from burglary at nationwide.com/solutionseries for a few tips on hiring domestic staff.

If you have any questions, please contact your agent or Nationwide Private Client Risk Solutions professional. For more information on how you can help prevent losses, visit nationwide.com/solutionseries.

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself and your family.

nationwide.com/solutionseries

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