



# Comparison of Services

Comparison of services offered by Home Care Assistance versus privately hired staff and other providers.

	<b>HOME CARE ASSISTANCE 505-798-0800</b>	<b>PRIVATELY HIRED/ SELF-EMPLOYED</b>	<b>OTHER PROVIDERS</b>
<b>Caregiver Consistency</b>	Best continuity of caregiver assignment possible. Clients receiving around-the-clock care will have only 2-4 aides assigned.	Client manages the caregiver whether it's call offs from work shifts or finding a substitute caregiver.	Clients receiving around-the-clock care will have any where from 5-7 different aides.
<b>On Time Guarantee</b>	We closely monitor caregiver arrival times. If he/she has not clocked in within 4 minutes the start time, we will visit client immediately.	If a caregiver does not show up for a shift, the family must cover the individual.	A caregiver calling off from his/her shift are addressed with a phone call and there is no guarantee that they will find a replacement.
<b>Status of Worker</b>	Home Care Assistance caregiver employees are on payroll.	Caregiver is employed by the client or his or her family and paid in cash or personal check on a weekly or daily basis.	Some 1099 subcontract workers to increase profits. All liability is on the family to cover caregiver injury and loss.
<b>Professional Liability / Workers' Compensation (job injuries) Protection</b>	We provide \$4M in coverage to protect our clients and employees.	Client must provide coverage for the caregiver to protect all assets and belongings from theft, exploitation and neglect. Client withholds and pays employers share of workers' compensation -8% - otherwise the client is responsible for workers' injuries and medical expenses.	Providers subcontract to 1099 workers, all liability is client responsibility
<b>Cost Value</b>	Flat Rate pricing. No overtime charges even if you want your favorite aide 60 hrs. per week. No extra charges for night or weekend care, incontinence or hospice care.	Client responsible for overtime pay. Caregiver pay scale will increase when client care needs increase. The client is responsible for timesheet record keeping, payroll and overtime documentation.	You are charged overtime rates once the aide works 40 hrs. a week. Many providers charge extra for night shifts, couples requiring care, week-ends, incontinence and hospice care.
<b>State, Federal Social Security Taxes (FICA)</b>	We pay the employer's social security tax and withhold the employee's portion.	Client must withhold, report and pay employer's share for the caregiver to avoid tax fraud.	If providers subcontract a 1099 aide, the client must pay taxes at the end of year. Oftentimes the caregiver does not know about this tax bill.
<b>Employee Benefits</b>	Our employees receive BCBS health insurance, 401K with company contributions and bonuses. These benefits are worth thousands of dollars annually.	Ask yourself this question: "Why would a caregiver not work for Home Care Assistance and receive these financial and personal benefits? A possible answer: He/she may have a criminal background and would not pass the background check that we do for every caregiver.	Most providers do not offer health insurance or retirement plans which results decreased caregiver loyalty.
<b>Payment for Services</b>	Consistence weekly itemized statement based on the hours authorized at agreed upon rates. We process long-term care insurance and tax consideration at the end of the year.	Client must pay caregiver directly.	Inconsistent invoices with overtime charges and other additional fees charged when additional care is needed.
<b>Resolving Employee Problems</b>	We manage and resolve all caregiver scheduling and performance issues according to labor laws.	Client and worker must handle problems themselves (e.g. scheduling conflicts, fill-in for sick days, disciplinary action, holiday pay, vacation and personal injury).	When a subcontractors agency is used the client and worker must resolve the scheduling conflicts, fill-ins for sick days, disciplinary action, holiday pay, vacation and personal injury.
<b>Care Management and Labor Law Compliance</b>	Our Care Managers manage the caregiver schedule, Plan of Care, training, client progress notes, quality assistance visits and arrange for appropriate coverage when the caregiver is unable to work.	No third party supervision. Adult protective services of New Mexico report that senior exploitation and neglect are two times higher with private hire workers.	Most providers have schedulers to fill shifts but not a case management component to oversee all aspects of the client's care.