



Comparison of Services

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

	HOME CARE ASSISTANCE (561)-826-9282	PRIVATELY HIRED/ SELF-EMPLOYED
Status of Worker	Home Care Assistance employees are on payroll.	Worker is employed by the client or his or her family and paid in cash or personal check weekly or daily.
Professional Liability Coverage	Our office maintains \$2 million per-incident and \$4 million in aggregate.	Client must provide his or her own coverage for the worker to protect all assets and belongings from exploitation and neglect.
Workers' Compensation (for employee injuries that occur on the job)	We provide full coverage as part of our client rate.	Client must withhold and also pay employer's share for the worker. This is approximately 7-8% of labor, otherwise the client is responsible for worker's injuries and medical bills.
Social Security Taxes (FICA)	We pay the employer's social security tax and withhold the employee's portion.	Client must withhold and also pay employer's share for the worker.
State & Federal Payroll Taxes	We pay all taxes as part of our client rate.	Client must withhold and report taxes for the worker, otherwise it is considered tax fraud.
Employee Benefits	We offer AFLAC coverage plans as well as a Free virtual Medical Doctor service for all members of the household. Free Continuing Education courses for CE credits.	Ask yourself why wouldn't a caregiver work for Home Care Assistance to receive these financial and personal benefits? Probably because of his or her criminal background, recreational drug use or motive to exploit the senior.
Payment for Services	We submit an itemized statement to client based on the hours authorized at agreed upon rates. This invoice can be submitted to long-term care insurance for reimbursement or year end tax consideration.	Client must pay worker directly on a daily or weekly basis. If worker wants an increase, the client will need to negotiate with the worker.
Resolving all Employee Problems	We manage and resolve all employee scheduling and performance issues according to labor laws.	Client and worker must handle problems themselves (e.g. scheduling conflict, fill-in for sick days, disciplinary action, holiday pay, vacation and personal injury).