

## AGENCY EMPLOYEE VS. INDEPENDENT CONTRACTOR (1099)

Did you know that **Elder Options**, **Inc.** is the **ONLY** Home Care provider located in **South Lake Tahoe**, that possess in-home caregivers who are **OUR** employee's and **NOT** independent contractors (1099's)?

With the costs associated with home care employees on the rise, some home care organizations are using independent contractors for their home care team. So, what does this mean for you?

**Employer Obligations:** By hiring an independent contractor, the individual consumer and their family take on the responsibility of the employer. Working with an organization who possess employees means the agency is responsible for payroll taxes, workers compensation, unemployment insurance and liability. A family hiring an independent contractor or 1099 will be responsible for all of these duties to include, direct payment for an employee if they are injured at the residence, as well as paying for unemployment should the independent contractor no longer be required.

**Peace of Mind:** The best agencies conduct thorough Federal criminal background checks, review DMV records and check references on potential employees before they are offered a position as a care provider. The agency who possess employees has complete responsibility over the caregiver they are sending into your home. This is not the case with an independent contractor or 1099 employee.

**Security and Contingency:** Home care agencies with caregiver employees are required to be properly licensed, bonded, and insured, thus removing all liability from client. Agencies are also required by law to promptly investigate all complaints of abuse. Furthermore, organizations with caregiver employees can provide a replacement without disruption of service if the employee becomes sick, injured, or changes jobs.

Ongoing Training and Supervision: Home care agencies have the experience, knowledge, training, resources and licensure to ensure that their employees are thoroughly trained in all services performed. On-going in-person training provides reassurance that care employees' skills and knowledge stay current.

Elder Options, Inc.

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## COMPREHENSIVE CARE MANAGEMENT SERVICES

Elder Options, Inc. employs Aging Life Care specialists who are credentialed, certified, and trained to work with families and use their expertise at a time of uncertainty. For over 30 years, their professional guidance has lead families to actions and decisions that ensure quality of life for those who matter most in their lives.

## **Certified Care Managers Provide**

- Initial home/hospital/facility visit with client, family, and staff.
- Plan of care based on psychosocial needs assessment, client's needs/wishes, family input and care mgr. recommendations.
- Support, coordinate and advocate for clients as the client's needs evolve and change.
- Arrange, accompany, and monitor medical visits.
- Monitor home/facility visits as required to assure client safety, satisfaction, and care.
- Written reports for physicians, POA, client attorney, family, and facility as requested.
- Verbal and/or electronic communication with physicians, client attorney, POA and family as needed.
- Arrange and facilitate client/family/staff meeting(s) as requested.
- Money management to include: pay client bills, balance checkbook, sort through mail with explanations to client and referrals to financial planner/attorney as indicated.
- Re-assessment of client needs, review and update care plan in place.
- Explain and make recommendations for community resources.
- Review LTC Insurance policies with client/family & assist in filing a claim for long-term care services.

## **Expertise**

- Elder Options is a proven resource with Aging Life Care Managers who work with client/families of all ages including adults, older adults, individuals with special needs, and those with chronic conditions.
- Elder Options has contracts with: California Department of Health Care Services Assisted Living Waiver Division, National MS Society, Eskaton Foundation, El Dorado County (MSSP, FCSP, Public Guardian) and ALTA California Regional Center.
- For the past 10 years, Elder Options has been a lead Care Coordinating Agency (CCA) for the Medi-Cal Assisted Living Waiver Program (ALW). A CCA since ALWP inception, Elder Options assists client/family in qualifying for ALW, choosing & moving into assisted living facility with monthly face to face visits.