

Thinking of Hiring a Caregiver for Your Parents?

If You
Don't Take Precautions...



...You Might As Well
Hand It Over

What You Should Know Before Hiring
Help in the Home

‘I needed help for Mom right away. There wasn’t time to do a thorough check.’

The San Diego Police Department’s Elder Abuse Unit reports that the average financial crime case involves the loss of \$20,000. More than 60 percent of the elder abuse cases prosecuted in San Diego County involve financial crimes.

Many of the cases involve unscrupulous family members, but crimes involving paid caregivers are on the rise. What can you do to minimize the risk of financial abuse or any other type of elder abuse when hiring help in the home?

Safeguards Against Possible Elder Abuse

- Sit down with your parents or whoever is receiving the care and discuss your concerns about protecting them from financial and other harm. Seek their participation, if they are capable. Ask them to let you know if they suspect any problem. Ask them not to sign any document a caregiver might ask them to sign.
- Visit your elder frequently. Vary the day and time you visit. Make unannounced visits.
- Keep all important documents (deeds, wills, trusts, etc.) and valuable jewelry in a safe deposit box.
- Notify financial institutions of a caregiver’s presence and ask them to monitor accounts for any unusual activity.
- Monitor the checkbook, bank and credit card statements for unusual expenditures.
- Never provide an ATM P.I.N. number to a caregiver. Or if you must, make sure that you limit the amount of money in that account.
- Do not assign a caregiver as agent in a financial power of attorney document.
- Do not keep cash around the house. Most bonds do not cover loss of cash because of the difficulty in proving theft.
- Keep checkbook, ID cards and credit cards in a locked box and the elder should keep the key in his/her pocket, if competent to handle these matters. If not, the checkbook and cards should be kept out of the house.
- Look for signs of other types of abuse, too, such as frequent bruising and weight loss.

Play It Safer When Choosing a Caregiver

Although you can never totally guarantee that your elder family member won't be at risk with a caregiver in the home, there are ways to minimize that potential problem.

Don't rush the selection process. Find a way to delay hiring for 3-4 days while you put some safeguards into play. Get other family members or friends to help if there's a crisis and the need for help in the home is great.

Don't forget that the aides you hire will be alone a great deal of the time with someone you care very much about.

When using a home care agency:

- Be aware that home *health* care agencies are different from home care agencies. People hire health agencies when the elder has a need for medically trained personnel. Health care agencies are monitored by the state Department of Health Services. Home care agencies have no governmental overseer. Health care agencies hire credentialed employees, such as registered nurses, licensed vocational nurses and certified nursing assistants. Most home care agencies do not have employees with those credentials.
- Use only an insured and bonded home care agency. Ask to see a copy of the bond and check the date to make sure it's current; bonds are renewed annually. Find out the bond penalty amount; you want to hear that the amount is at least \$10,000.
- Often you will use more than one caregiver through an agency. Determine if the potential caregivers are employees of the agency or independent contractors being referred by the agency. An independent contractor would not be insured and bonded through the agency.
- Ask the agency how long the caregivers have worked with the agency. Also, ask the agency to provide 2-3 names and numbers of former clients who can recommend each potential caregiver.
- Ask if the agency does alcohol/drug testing of employees.
- Ask the agency about the background check procedure. If they only use the state Department of Justice for this check, they are not currently getting information about financial crime history. Ask the agency to also do a background check through a private investigator, or pay for that extra check yourself.
- Make sure the agency has a written policy against employees accepting loans, gifts, or any gratuities from a client. If the agency does not have one, create one yourself and ask the caregiver to sign it.
- Once a caregiver has been placed in your home, notify the agency immediately if there are any concerns about the caregivers actions.

When hiring a caregiver privately:

- Ask the caregiver(s) to obtain a “dishonesty bond” from an insurance or bonding agency.
- Create an employment application, with areas for work history and references, and have the potential caregiver fill it in.
- Ask the caregivers for proof of citizenship, Social Security, plus driver’s license and insurance if transportation is involved. Keep copies of this documentation.
- Consider paying a private investigator for a thorough background check on the caregivers. This can be done quickly and the cost is not high. Look under “Investigators” in the Yellow Pages.
- Get 3-4 recent references from former clients and check them out.
- Remember that you will get more qualified workers if you pay more than minimum wage.

Red Flags

Before you hire:

- As you check the potential caregiver’s work history, do you see a lot of unexplained gaps in employment?
- Has the person had many short-term jobs?
- Has this applicant ever quit a job or been fired? Why?

While the caregiver is on the job:

- Does the caregiver make it difficult for you to visit with your loved one alone?
- Is the caregiver beginning to run the household?
- Does the elder exhibit an unusual dependence on the caregiver, or seem anxious?
- Is the elder showing a sudden change in mood or behavior?

If you suspect elder abuse, contact your local Adult Protective Services or Elder Abuse Reporting Line