



WHY PROVIDENCE?

When you begin looking for in-home help, there is a lot of information to sift through! The list below will help you understand your service options.

KNOWING WHAT YOU NEED ❁

There are two basic levels of in-home help — medical and non-medical. Providence At Home offers both.

MEDICAL HELP

- ❁ Is usually ordered by your physician
- ❁ Is usually a short-term need, such as following a surgery
- ❁ Can include licensed nursing care, physical therapy, occupational therapy, speech therapy, medical social work, and certified nursing assistance
- ❁ Is covered by Medicare

The medical help offered by Providence At Home has been accredited by the Joint Commission and is Medicare-certified.

NON-MEDICAL HELP

- ❁ Is usually decided on by you or your family
- ❁ Can be short-term or long-term, whatever you need
- ❁ Can include med reminders, bathing assistance, morning and evening care, transportation, laundry help, meal preparation, errand-running, social interaction, and more
- ❁ May also be called “private duty,” “sitter service,” or “Assisted Living at home”
- ❁ Is paid for privately by you or your family

Providence At Home is state-licensed to offer a variety of non-medical services.

GETTING WHAT YOU WANT ❁

From our offices in Illinois and Indiana, we serve hundreds of communities, so help is never far away when you call. You can start or stop service any time; you pay as you go, so there are no long-term contracts or obligations.

NON-MEDICAL HELP — WHICH IS THE RIGHT CAREGIVER FOR YOU?

An independent private duty caregiver is someone you pay directly for your caregiving needs, as opposed to paying an agency to send one of their caregiving employees. Paying an independent caregiver is usually less expensive, but the risks can be higher. Consider the following:

AGENCY

INDEPENDENT

TAXES

When you work through an agency like Providence At Home, we assure that the legal requirements for taxes are properly addressed.

If you hire an independent caregiver, IRS regulations classify you as that person's employer, and you become liable for:

- Social Security Taxes
- Unemployment compensation
- Payroll taxes
- Interest on any payments owed
- Possible civil fines of up to \$100,000 (if it is determined that you willfully neglected to without taxes)
- Possible criminal penalties

WORKERS COMPENSATION, AND GENERAL AND PROFESSIONAL LIABILITY

When you work through an agency like Providence At Home, we are responsible for workers compensation, and we carry insurance to cover general and professional liability.

If you hire an independent, private duty caregiver, you could be responsible to pay all of the caregiver's medical expenses and disability coverage if he or she is injured while working for you. If your private caregiver doesn't have insurance, you will be liable if the caregiver is injured on your property. You could also be considered liable if the caregiver fails to perform his or her duties or causes injury to you, a loved one, or a third party

ASSURANCE

When you work through an agency like Providence At Home, we are licensed by state regulators, assuring quality oversight. Our caregivers are bonded, assuring you of protection from theft or damage to property. And we do background checks, drug screenings, TB tests, and competency evaluations on all our caregivers, to assure that you receive the best care, under the direction of a health care professional, with a care plan that is being properly followed.

If you hire an independent caregiver, it is up to you to screen this person and make sure he or she can be trusted in your home, with your personal well-being.



PROVIDENCE AT HOME