

The Caregiver’s Cheat Sheet to: HIRING IN-HOME CARE: AGENCY OR PRIVATE?

Made with our friends at 

The Need-to-Knows

Hiring in-home care is weirdly intimate. You’re not just hiring help. You’re handing someone the keys to your routine...and some of your most vulnerable moments. It’s a big deal!

And no one gives you a script for how to do this well.

So here’s the scoop: what to ask, what to listen for, and what to trust.

First, figure out what kind of care is actually needed.

Before you decide how to hire, get clear on what you’re hiring for:

- ☐ **Companion Care:** Meals. Light housekeeping. Transportation. Company.
- ☐ **Personal Care:** Bathing. Toileting. Mobility. Transfers.
- ☐ **Skilled Care:** Medication management. Injections. Medical oversight (typically provided by licensed medical professionals).

Not every caregiver has experience supporting every level. And this is where private vs. agency really starts to matter.

Option 1: Hire a Private Caregiver

You hire someone directly...which means...congratulations! You're now an employer! Now you're in charge of:

- ☐ **Finances:** Like setting the pay rate. Running the pay roll. Withholding taxes
- ☐ **Scheduling:** Managing the schedule. Figuring out backup when they call out sick. Last minute rescheduling.
- ☐ **Insurance:** Sometimes you need worker's comp insurance.

PRO: Private care often costs less per hour.

CON: You're managing logistics.

If the needs are mostly companionship & light support, a private caregiver could be the best route.

 **Important Note:** Not all private caregivers are licensed (and not all need to be.)

Companion Care might not require a license (rules vary by state)

Skilled Care is typically provided by licensed medical professionals

Option 2: Hire Through an Agency

Here, the caregiver works for the agency. You hire the agency.

They usually handle:

- ☐ Payroll and taxes
- ☐ Background checks
- ☐ Insurance and workers' comp
- ☐ Scheduling
- ☐ Help coordinating backup coverage if someone calls out
- ☐ Help finding a better fit if it's not the right match

Agencies are typically licensed by the state (where required), and often have established processes for oversight and caregiver supervision.

PRO: You're getting infrastructure, coverage, and fewer 6am "who can cover this shift?" texts.

CON: The hourly rate is typically higher.

 **Important Note:** When care is more complex, an agency's processes, oversights, and insurance coverage can offer more protection (for everyone involved). Be sure to interview multiple agencies to find the one that best fits your needs.

If Full-Time Care Isn’t Financially Possible

Many families can’t afford daily support. That’s real. Consider smaller, more sustainable options:

- ☐ Respite care once a week or once a month
- ☐ A few hours of help during the most stressful part of the day
- ☐ Short-term support after a hospitalization
- ☐ Local adult day programs
- ☐ Family or community rotation schedules
- ☐ Grocery and pharmacy delivery to cut errands

You don’t have to jump from “doing it all” to “full-time care.” There’s a middle ground. And don’t forget to ask if they accept long-term care insurance, veterans assistance benefits, or other discounted payment options.

And let’s talk about the caregiver guilt you might be feeling right now

Whatever you choose, don’t let caregiver guilt creep in here. Bringing in help is not weakness - it’s making sure this whole thing doesn’t rest on one exhausted human.

Support doesn’t replace you. It protects you, so you can keep being a daughter, son, partner... not just the entire care infrastructure.

That’s pretty darn strong, if you ask us.

Want more tips and tricks about in-home care?

Listen to Caregiver Chats with Dr. Lakelyn, wherever you get your podcasts .

For more than 30 years, Home Instead has delivered high-quality, personalized in-home care for older adults. With a global franchise network and more than 100,000 Care Pros, Home Instead provides over 60 million hours of care each year.

