Accessible Home Care

What to ask your Home Care Company


1. **Are you licensed?** The state of KY requires all companies providing in-home personal assistance and/or direct care to clients be licensed as a “Personal Services Agency”.

2. **Are you insured?** Does the Personal Services Agency provide you with a copy of the certificate of insurance showing the amounts of professional liability coverage, employee crime bonded, and their workers compensation certificate showing employees are covered?

3. **Do you hire employees or independent contractors?** Actual W-2 employees will be covered under the company’s liability policy, they will be bonded to protect the client, and they will be covered under workers compensation should the aide get hurt or injured on your property. Independent contractors may or may not be covered under a liability policy and may NOT be cover under crime bond or workers compensation. If an independent contractor gets hurt or injured on your property you may be responsible for all their medical bills and loss of wages for the duration of their recovery.

4. **Does the agency pay employment and unemployment taxes?** All legitimate businesses in KY are required to pay employment and unemployment taxes on each employee. If a company hires independent contractors or acts as a referring agency where you hire the aide, then you may be responsible for taxes the agency should be paying.

5. **How long has the company been in business?** In home care, most clients receive service for long periods of time; it’s good to know the company you hire will be around as long as you need them. Consistent ownership shows stability.

6. **Are the employees experienced?** Having a minimum of 2-3 years’ experience required for hire shows a company’s commitment to having qualified, experienced employees in your home.

7. **Are the employees drug tested?** Personal services agencies are required to drug test each employee prior to or upon hire.

8. **Does the agency perform background checks?** Every agency is required to conduct a criminal background check, a nurse aide registry check and the new adult misconduct registry check.

9. **Are the employees tested and evaluated?** A pre-employment written test and a post-employment competency evaluation can judge an employee’s ability to provide quality care.

These are some basic question you should ask if you are thinking about hiring an agency to provide in home care. Be smart, ask questions. 859-313-5167