

# If Price Were All That Mattered...

*Imagine you are at a car lot, ready to purchase a used automobile. Would you really just ask for the car with the lowest price, and buy right there on the spot without comparing features?*

Before you settle on the lowest-price provider, keep in mind that there is often a reason that one service sells at a lower rate than others. **Here are some important things to consider when making a decision about home care providers:**

## **If price were all that mattered...**

- No one would have cable or satellite TV
- No one would own an Apple iPhone, iPod, or computer
- You would always drink your water from the faucet
- Starbucks wouldn't have poured a single cup of coffee
- The toilet paper in your bathroom would be single-ply
- The seat every fan fights for would be the last row in the stadium

**State Regulations** The Home Care Act of the State of Oklahoma requires that all organizations or individuals who provide personal care services in the home be licensed by the state. This includes independent caregivers. Groups that are excluded from this requirement are: (a) persons acting alone for a relative or friend at no charge; (b) persons providing maid services only; (c) services conducted *by and for* members of a religious group that teaches reliance on prayer healing; (d) independents providing CBA, CD-PASS, or Medicaid program services.

**IRS Withholding** A client who hires an independent is required by the IRS to file a Schedule H (household employee) and W-2 for the caregiver. They are also required to pay Social Security and Medicare taxes for the individual, which is roughly 15% of their pay. Failure to abide by these regulations can lead to penalties by the IRS. The client is also responsible for ensuring that the independent is legally eligible to work in the U.S. CareTeam takes care of all of these issues, so the client has no need to worry about taxes or legal work eligibility.

**Liability for Injury** Clients can be held liable if a household employee is injured in their home. CareTeam is insured and bonded, and we assume all of the risk of a caregiver injury in the home.

**Background & Health Screening** Clients should know and trust the people they let into their homes. We invest the effort to perform extensive interviews, reference checks, criminal history checks and misconduct registry checks to ensure that our clients receive the highest quality of care and service. In addition, we ensure our caregivers are up to date on required medical screenings and vaccinations (Hepatitis B, TB, etc.)

**Complete Service Offering** Independents and other agencies may have a limited service offering, leaving clients with unattended needs. Because CareTeam can provide any and all necessary services, you will only have one point of contact for all your needs.

**Unlimited Availability** Independents may become unavailable due to personal situations. Likewise, understaffed agencies sometimes run into employee coverage shortages. CareTeam has a substantial staff of qualified caregivers ready and available, and we will be ready with a backup caregiver so you will never have to miss a visit. Caregivers are available from 1 to 24 hours a day, seven days a week. You'll never get an answering service, and all calls are returned within 20 minutes after hours and on weekends.



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