

Fact Sheet No 4

Do you want to employ your own carer or to employ a care agency?

What is the difference?

If you choose care in your own home you can either employ your own carers directly or you can employ a domiciliary care agency which employs many carers and will send you any one of a number of carers at the agreed times.

The advantage of employing your own carers directly:

Provided everything works out as it should

- You have the same carer(s) consistently who you have chosen and you like their manner and personality and are confident in their competence.
- Their loyalty is to you personally and they become personally committed to you and your welfare at all times.
- The pay they receive from you can be better than they would receive from the Care Agency while the overall cost to you can still be the same because you are not paying a share of the overheads and profit of the Domiciliary Care Company. This better pay can also attract carers with more experience and/or higher qualifications.
- You can agree with them just exactly when and how you want your care delivered, what you want them to do and how you want them to do it.

The possible disadvantages of employing your own carers directly:

- When the carer is on leave or sick you will need back up arrangements to cover their absence.
- You are the employer and have an employer's responsibilities. You may not want these.
- You may need to take out an employment liability insurance policy. These policies normally start at approximately £60 per year.

So is it best to use a Domiciliary Care agency then to avoid these problems?

- Domiciliary care agencies vary in quality; the best are excellent but some are not.
- They usually have a large pool of staff and so are better able to manage staff sickness and other absences without letting their clients down.
- The best of them will regularly check on their employees while they are working in your home to ensure that they are providing your care well and safely. But not all do this - and even where they do it is only at infrequent intervals.
- However not all are excellent and you can be at significant risk of disappointment and being let down with ones that are not so good.
- Using a domiciliary care agency usually involves different carers on different days/time intervals, as opposed to the same consistent carer.
- It is a notoriously difficult for Regulators to supervise Domiciliary Care services and the service is only as good as the local branch office and its manager and team. This can change often and when it does so does the quality of service you receive.

- My Care My Home would recommend that if you do purchase care from a domiciliary care agency you also give serious consideration to purchasing a care monitoring service as well.

How can My Care My Home help you?

If you want to employ your own care staff directly My Care My Home can support you by handling employment matters such as:

- Meeting with you to discuss your needs and requirements, and drafting an appropriate job description and advertisement based on the information you have given us.
- Advertising the job, shortlisting applicants, and arranging and conducting interviews with you in your own home.
- Obtaining necessary documentation for successful applicant(s) such as references, disclosure and barring service, copies of qualifications, etc.
- Managing the payroll and ensuring that tax, NI, and other deductions are made correctly and the carer paid on the agreed dates.
- Providing monthly visits to monitor the performance of your carer(s) and your care.

If you want to appoint a Domiciliary Care Agency, then My Care My Home can help you:

- In choosing the right care agency.
- In monitoring the care and service you receive each month from the Domiciliary Care Agency staff.

Choosing and employing a domiciliary Care Agency

- Finding and checking out good, reliable Domiciliary Care Agencies from which a choice can be made.
- We would recommend that you also purchase care monitoring; it keeps care providers up to the mark and gives you early warning if they are failing.
- Hourly cost of Domiciliary Care Service for personal care (excluding specialist care; eg nursing) typically costs from £13.00 an hour (higher for shorter care intervals) to £17 an hour depending on the locality and the Agency.

Cost Comparison

- Employ your own carer with recruitment, payroll and supervision provided by My Care My Home: £13 - £17 per hour depending on local pay rates and hours purchased. (This includes the carers hourly rate and the periodic charge mentioned in section 5 of contracts Part 1 and 2. The periodic charge covers the cost of managing payroll, performance, and monthly care monitoring visits)
- Domiciliary Care Agency: £13 - £17 per hour depending on local pay rates and hours purchased.

Care Monitoring Services

- If you choose to employ your own carer(s) using My Care My Home's service, then monthly Care Monitoring is already included.
- If you choose to use a domiciliary care agency, then we highly recommend you consider purchasing care monitoring. These inspections can be as frequent as weekly, we recommend monthly as a minimum, and each visit from our Care Advisor will cost £150. (Please see section 10 of Contract Part 2 for further information)