



FirstLight Home Care of West Suburban Boston/Boston Back-Bay

## *Hiring an Independent Caregiver vs. a FirstLight Caregiver*

### Independent Caregivers

1. May be less expensive per hour; however, consider the added expenses and significant *risks* listed below.
2. You are the *employer* so liability for you and your family exists. You could be sued.
3. Liability includes any costs related to an injury that occurs on the job, such as medical expenses, lost wages or income, and disability payments.
4. You as the employer are responsible for Federal and state taxes, required Mass. Paid Family & Medical Leave deductions and contributions, mandated sick time, and if the caregiver is misclassified as an independent contractor (e.g., a 1099) when determined to be a W-2 Employee, you are subject to tax evasion charges, back taxes and penalties. Note that a key test of employment classification is whether a caregiver receives *any* instruction from you.
5. You are responsible for confirming that the caregiver is authorized to work in the U.S. You need to certify the U.S. Citizenship and Immigration Services' I-9 form. Failure to complete and/or hiring an unauthorized worker can result in penalties up to \$10,000.
6. Worker's liability insurance is your responsibility. Premiums rise yearly.
7. You are responsible for having the employee fill out required Federal and state tax withholding forms (e.g., W-4) and providing year end reporting to the IRS and state authorities. The W-2 falls to you.

### FirstLight Home Care Caregivers

1. We identify and hire the best professional caregivers and provide pre-screening followed by more in-depth screening including personal interviews, criminal background checks, driving record checks, and reference checks.
2. We put caregivers through a proprietary care assessment for competency, attitude and behavior.
3. Our caregivers are all employees and are paid hourly wages which include Federal and state taxes, required Mass. Paid Family & Medical Leave deductions and contributions, mandated sick time, worker's compensation premiums, and unemployment insurance.
4. We invest in our Caregiver employees' futures with a company match 401(k) and profit-sharing plan and provide other financial support in their day-to-day lives.
5. Since we have a deep and continually expanding workforce, if your caregiver is ill or on vacation—or if a client's needs change—we will have introduced to you alternate caregivers.
6. Our caregivers are insured through industry-leading liability insurance coverages.
7. We have professional, on-call office staff available 24/7 for any concerns or needs.
8. FirstLight supervises our caregivers to ensure that the care being provided is according to your care plan. We do not charge extra for the many hours of care coordination, supervisory visits and care plan re-assessments, frequent communication and updates as well as Long Term Care (LTC) insurance claim assistance.