

## **ESSENTIAL TOOLS FOR SELECTING A CT HOME COMPANION AGENCY**

Seeking home care for you or your loved one is often confusing and it is vital to know what to look for when selecting a CT home companion agency. This guide provides you with essential research based criteria and information to safely evaluate providers and assist in navigating this important decision. It is your right and responsibility to ensure that your loved ones are safe and in responsible hands. Remember, an informed decision is the best decision!

### **Home Companion Agencies vs. Home Health Care**

- 1) **CT “Companion Services/Homemaker Services”**: Home Companion Agencies are credentialed with a registration by the CT Department of Consumer Protection (DCP) for a fee of \$375. They offer non-medical, basic supervision services to clients in their home. Services include assistance with personal hygiene, cooking, household cleaning, laundry and other household chores. The caregiver position is considered a “non-skilled” position which requires no minimum education, training, or certification. CT regulations provide no oversight of quality of care. Background checks are required. Fingerprinting, drug screening, and health exams are not required. Home Companion caregivers may provide medication reminders however are prohibited from purchasing, dispensing, handling, or feeding any type of medication including prescription and over-the-counter. Home Companion Agencies are prohibited from offering, or providing, or advertising nursing supervision as that requires a license by the CT Department of Health.
- 2) **CT “Home Health Agencies”**: services licensed and regulated by the CT Dept. of Health which provide skilled and trained individuals - includes nursing supervision. Caregivers may perform some medically related duties. Medications can only be dispensed by RNs. Background checks include fingerprinting.

### **Review the Contract (also called “Service Plan” or “Service Agreement”)**

A contract is a written document provided by a Home Companion Agency to a person utilizing services provided by such agency that by law must specify the anticipated scope, type, frequency and duration of homemaker or companion services that are to be provided by such agency for the benefit of the person.

- Before committing to an agency, request a copy of their contract. Verify that it meets the CT Regulations for Homemaker Companion Agencies (Sec. 20-679).  
Link: [https://www.cga.ct.gov/current/pub/chap\\_400o.htm#sec\\_20-679](https://www.cga.ct.gov/current/pub/chap_400o.htm#sec_20-679)
- Ask who is responsible for providing the caregiver’s food and verify that it is included in the contract.
- Make sure the contract is fully signed within 7 days of the first service as required by law. An unsigned contract poses a great liability as you may have no recourse if issues arise.

### **Ask about the Caregiver that the Agency Suggests:**

- How long has the caregiver been working in the field?
- How long has the caregiver been actively working with clients for that agency?
- Has the agency verified the caregiver’s references provided on their employment application?
- Can the agency provide references for the caregiver? If so, contact the references.
- How recently did the agency conduct an in-person interview or video call with the caregiver?
- Does the caregiver have a valid driver’s license or ID? If so, how and when were their IDs verified?
- Was a comprehensive background check conducted as mandated? Upon request, the agency must provide written verification that a comprehensive background check was performed.
- Insist on meeting potential caregivers in person before committing to make sure it is a good fit.
- What is the caregiver’s name? Google them.
- Does the caregiver have experience caring for clients with similar needs (i.e. dementia, etc)?
- Does the caregiver have any relevant experience and if so what type (i.e. use of a Hoyer Lift, Sera Lift, transfers, bathing etc.)?

- If the caregiver will be assisting with transfers or bathing, confirm that he/she is physically able to safely support you or your loved one
- If you or your loved one has dementia or hearing loss, request a caregiver who can speak clearly and loudly. Clear communication is paramount.

### **Request that the Care Plan Include the Following:**

- Confirm that the agency will provide a Care Plan
- The Care Plan must detail all of your loved one's needs and the caregiver's specific responsibilities. Make sure that you (or your loved one or designated rep.) and the agency sign/date it.
- Request the agency to add a clause in the Care Plan that after significant events (i.e. hospitalizations, loss of a spouse, significant change in health, etc.) that either you, your loved one, or the designated representative be consulted to update the Care Plan as soon as possible after such events. Make sure all Care Plan revisions are signed/dated by both you (or your loved one or designated representative) and the agency.
- If you or your loved one should not be left at home alone or in a vehicle alone by the caregiver, make sure it is clearly documented in the Contract or Care Plan
- Request that the agency document in the Contract or Care Plan that the caregiver record all outings in the Daily Care Log including times of departure and return. This will provide another layer of supervision.
- Review the Care Plan to ensure that all documented services provided by the caregiver are non-medical. CT Home Companion Agencies caregivers are prohibited from performing medically related services such as cutting finger/toenails, testing blood glucose levels, and purchasing/dispensing/handling any type of medication including over-the-counter.

### **How Does the Agency Supervise the Caregiver?**

- Ask what procedures the agency has in place to monitor the caregiver during their working hours. If you or your loved one has dementia, request extra supervision of the caregiver (i.e. additional check-ins by the an agency supervisor, unscheduled video calls with the caregiver to view you or your loved one, etc.)
- Confirm that the agency will agree to make regular unannounced visits at a mutually agreed upon frequency to ensure you or your loved one is safe. Require that this agreement be documented in the Care Plan. Require that all dates/times of visits be documented and that the notes be available to you or your loved one. There is no regulation requiring unannounced visits.
- Confirm that you, your loved one, or the designated representative will be given the opportunity to sign the caregiver's time sheets to verify the caregiver's working hours. Make sure this clause is clearly documented in either the Contract or Care Plan.
- Confirm that the caregiver will keep and submit a Daily Care Log. Confirm that all copies will be left with you or your loved one. POAs (Power of Attorneys) have a legal right to these records.
- If the caregiver will be transporting you or your loved one in a vehicle, make sure the Care Plan documents whose vehicle will be used. Additionally, update the auto insurance policy to include the caregiver's information if they will be driving a car other than their own.

### **What is the Caregiver's Schedule?**

- Verify that the agency will require the caregiver to take an adequate number of days off.
- Who will be replacing the caregiver during their time off or while the caregiver is on a break?
- How many hours daily is the caregiver considered "off duty" and during what periods? What is the difference if any between meal and break times? How many hours at night are the caregiver is considered "off-duty" for sleep? Verify with the agency that this is all documented on the Contact or Care Plan.

## **INFORM YOURSELF**

Familiarize yourself with the statutes/regulations governing CT Home Companion Agencies:

Link to CT General Assembly (GCA) HCA Regulations: [https://www.cga.ct.gov/current/pub/chap\\_400o.htm](https://www.cga.ct.gov/current/pub/chap_400o.htm)

### **Current Facts You Should Know: CT Home Companion Agencies (HCAs) and Dept. of Consumer Protection (DCP):**

- The DCP regulates HCAs however no oversight of quality of care of services is provided.
- The DCP has the authority not obligation to enforce compliance to the regulations that govern them. Compliance to regulations is encouraged however not required.
- There are no regulations which require the DCP to audit, fine, place on probation, suspend or revoke certification of home companion agencies that violate regulations and/or statutes. If an HCA is found to be in violation, the DCP may issue conduct an audit, issue a “Letter of Correction” or issue an “Assurance of Voluntary Compliance” (a voluntary settlement whereby the HCA “agrees” to comply and perhaps pays a settlement amount. An AVC excludes any admission of guilt or liability. If an HCA is found to violate regulations, the DCP requests the HCA to comply. Beyond that, the DCP provides no further oversight to ensure compliance going forward.
- Supervisory visits to clients (announced or unannounced) are not required.
- Most HCA caregivers are required to clock in no more than 1x/day.
- HCAs are not required to provide caregivers with any specified minimum number of days off.
- HCA caregiver jobs are considered “non-skilled” and require no minimum education, training, or certification. Any language in advertising or implication of a higher level of competence is a violation of regulation.
- HCA caregivers are not required to be vaccinated, fingerprinted, or undergo health exams.

### **Research the Agency’s Legal History, Credentials and Reviews**

- Verify the agency’s DCP registration (required in CT). Link: [www.elicense.ct.gov](http://www.elicense.ct.gov). Click “*Online Services*” tab at top right. Select “*Look up a License*”, type the agency’s name in the “*Business Name/DBA*” field. The “registered” name of the company will appear in the left hand column, the Credential # appears in the 2<sup>nd</sup> column, and the agency’s “public” business name in the right hand column. If it yields no results, look up the agency’s HCA # which should be displayed on the agency’s website usually at the bottom. In the “*License Number*” menu, select “*HCA*” in the 1<sup>st</sup> box, then type the agency’s HCA # (without the zeros) in the 2<sup>nd</sup> box (next to HCA). Note: though the word “license” is used, the credential is NOT a license but rather a “Registration”.
- Check the agency’s legal history on the CT judicial website which details past and often pending legal actions. Link: <https://www.jud.ct.gov/jud2.htm>. Search both the agency’s registration name (shown in results above on [www.elicense.ct.gov](http://www.elicense.ct.gov)) as well as their public business name.
- Ask the agency to provide documentation verifying they are insured and bonded
- Request DCP documentation of all complaints, audits, and AVCs (Assurances of Voluntary Compliance) regarding the agency you are considering dating back 15 years. This is public information (Per FOI – Freedom of Information Act). Ask the DCP how long it will take to provide you with the documentation.
  - Send requests to [DCP.Legal@ct.gov](mailto:DCP.Legal@ct.gov) (subject line “FOI Request”). DCP phone: (860) 713-6100
  - FOI Commission: 860-566-5682. FOI FAQ’s: <https://www.foia.gov/faq.html>
- Consult with care managers in your area (often called “Elder Care Managers” or “Geriatric Care Managers”) who are familiar with and often recommend agencies they have vetted. This saves you time, work, and potential risk.
- Do a Google search of the agencies you are considering using both their public business name and registration name.
- Explore websites with online reviews such as:
  - [www.healthgrades.com](http://www.healthgrades.com)
  - [www.caring.com](http://www.caring.com)
  - [www.consumeraffairs.com](http://www.consumeraffairs.com)
  - [www.aginginplace.org](http://www.aginginplace.org)
  - [www.senioradvisor.com](http://www.senioradvisor.com)
  - [www.bestofhomecare.com](http://www.bestofhomecare.com)
  - [www.familyassets.com](http://www.familyassets.com)
  - [www.yelp.com](http://www.yelp.com)

## **TO DO BEFORE CAREGIVER SERVICES BEGINS**

- Install cameras. Place them in rooms where you or your loved one will spend time (prohibited in bathrooms). If possible, all exterior doors including the garage should be in camera sight. Camera footages will provide documentation that could provide evidence supporting potential future allegations. Purchase cameras with a cell phone app providing the ability to monitor you (or your loved one) and the caregiver from a cell phone. Many apps allow you to speak and hear through the cameras. If you or your loved one is in a facility, verify the camera regulations. Many facilities allow cameras in residents' rooms however some in-house caregivers may have the choice not to care for residents with cameras.
- When the agency introduces you to the caregiver in person, ask to see the caregiver's ID card or driver's license and verify that the ID picture resembles the person in your presence.
- If you or your loved one has a POA (Power of Attorney), provide that documentation to the agency. It is a POA's right to view caregiver's daily care logs. Additionally, inform the agency who may have permission to receive updates and information about you or your loved one.
- Store all sensitive documents in a safe or locked room or closet. Alternatively, it is quick and inexpensive to replace a standard doorknob with one that locks.
- Remove all valuables (jewelry, cash, etc.) from the home. Alternatively, store them in a safe, locked room/closet or bank safe deposit box. Note: Some agency contracts/service agreements include a stipulation that neither the agency nor caregivers are liable for missing items.

## **TO DO WHEN CAREGIVER SERVICES BEGIN**

### **Trust Your Instincts**

If a caregiver causes you or a family member to feel uneasy, ask for a replacement.

### **Make Unexpected Visits**

Stop in unannounced to check on your loved one as often as possible to make sure the caregiver is present and that your loved one is safe. Alternatively, ask family members or friends to drop by unannounced to check on you. Vary the times of visits. This provides a real time snapshot.

### **Maintain Constant Communication**

- Make an unannounced "Face Time" or "What'sApp" video call to your love one. If they are unable to manage this, do so with the caregiver directly so you may see and converse with your loved one. If the caregiver cannot accommodate a call at the time, specify that you simply wish to see your loved one to ensure the caregiver is them and that they're safe. If the caregiver says your loved one is asleep, ask the caregiver to quickly show your loved one quickly so you can verify they are safe. If the caregiver says your loved one is in the bathroom, call back in 10-15 minutes. It is essential to know your loved one is safe.
- Contact the caregiver at various times to request them to e-mail or text updates/photos of your loved one.
- Call the caregiver at the beginning and end of each day for details about that day's plans. If the caregiver shares details about outings to events/programs, check them out and if you can, verify their attendance.