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How Much Can I Earn?

Rates for private senior home care providers range from \$18 to \$30 per hour nationally. Rates are higher in large cities and lower in smaller towns and rural areas where the cost of living is lower.

By starting your own senior home care business, you can charge the “retail” rates in your area – a big jump from the much lower wage paid to employees. Here’s how it works:

Let’s say the average wage in your area for a senior caregiver is \$12 per hour. The employer adds their “markup” for administrative overhead – typically 25% - and a profit margin of 35%, which brings the hourly rate billed to a client to \$22 an hour. Which would you rather earn - \$12 or \$22?

With rates of \$18 to \$30 per hour of billable time, you can see it’s possible to earn a solid income of \$36,000 to \$60,000 per year, depending on the rates where you live.

Best of all, senior care is a recession-proof business. People grow old and require in-home care regardless of what the national economy is doing. In addition, there is no expensive training or college classes required, as you can earn while you learn.

of shopping. Many seniors with failing vision enjoy having a book read to them, or even having their caregiver check out audiobooks from the library. Playing cards or board games is another popular activity.

Laundry ... Seniors may neglect this seemingly simple task because they forget or it's just too much work, especially changing the bed linens.

Light Housekeeping ... Like laundry, keeping up with dusting, vacuuming and mopping may be too much work for many seniors, and impaired vision may also make it more difficult. If a more thorough cleaning is needed, a senior care provider can contact a professional cleaning service.

Meal Preparation ... Healthy eating is an important part of healthy aging, and many seniors neglect their nutritional needs as it's "too much work," opting instead to just open a can or pop a TV dinner in their microwave. A senior care provider can make sure any dietary restrictions are followed, and cook healthy, nutritious meals, with generous portions to provide leftovers for another day.

Medication Reminders ... Seniors care providers can help with self-administered medications by reminding clients to take their meds. This can help avoid skipping a dose, taking the wrong medication, or taking an extra dose because they forgot if they took it earlier. A non-medical care provider is not permitted to actually administer the medication.

Respite Care ... Many families need temporary relief, also called respite care. Outside caregivers can provide a break for family members to allow time away from full-time care giving. While they take a break, their loved ones can continue to get dependable assistance and companionship.

Safeguard Visits ... Many seniors do not require daily assistance with everyday activities like meal preparation or bathing. Often a regular scheduled visit once or twice a week to check to make sure everything is okay will suffice. This safeguard visit is especially

appreciated by a senior's adult children, who often live too far away to visit frequently, but still want to make sure their parent is doing well.

A checklist is used at each visit to ensure nothing is overlooked, and usually includes:

- Checking food supply and possible food spoilage.
- Brief home safety check to prevent falls.
- Bring in mail or newspapers.
- Remove trash.
- Medication reminders.
- Check and adjust room temperatures.
- Assist with apparel selection if needed.
- Companionship & conversation.

Shopping & Errands ... Many home care clients require help with errands, such as picking up prescriptions, groceries or mail. As most are unable to drive, senior care providers can help by driving them to doctor's appointments, church, shopping or social activities. Do not use your own vehicle to transport a client unless you have the required special licensing and insurance. Most clients still have their own vehicle to use and just need a capable driver.

Other Services ...

- Answer the phone or read mail.
- Daily phone call to check on client.
- Lawn mowing and watering.
- Organize closets.
- Bill paying, and appointment scheduling.

After you have the EIN, apply for a local (city or county) business license. They may ask how many employees you intend to have. I suggest you tell them you will be the only one. If you plan to use a home office, they are concerned about traffic and parking issues. Just tell them that customers will never visit the office – it is only for management work, such as bookkeeping.

In many states, a home care business must apply for a specialized license. Currently only 28 of the 50 states require a specialized license, but you will need to contact your state to get the latest information. Here is a contact list for every state's health department's online address, where you can check the current requirements. If you are viewing the eBook, you can simply click the link to go to your state's web site.

Alabama Dept. of Human Resources: www.dhr.state.al.us

Alaska Dept. of Health & Social Services: www.hss.state.ak.us

Arizona Dept. of Economic Security: www.azdes.gov

Arkansas Dept. of Human Services: www.humanservices.arkansas.gov

California Dept. of Social Services: www.dss.cahwnet.gov

Colorado Dept. of Human Services: www.cdhs.state.co.us

Connecticut Dept. of Social Services: www.ct.gov/dss/site/default.asp

Delaware Dept. of Health & Social Services: www.dhss.delaware.gov/dhss

District of Columbia Dept. of Human Services: www.dhs.dc.gov

Florida Agency for Health Care Admin: www.fdhc.state.fl.us

Georgia Dept. of Human Services: www.dhr.state.ga.us

Hawaii Dept. of Human Services: www.hawaii.gov/dhs

Chapter 3

Finding Customers

Capable and dependable senior in-home caregivers are hard to find. If they are good at what they do – providing high-quality care to seniors – they will always be in demand and working as much as they choose. Once you’ve had a few clients to give you 5-star recommendations, you can expect to be busy.

But when you are just starting out, you do not have a track record or a stellar reputation in the senior community, so you will need to advertise in order to get your first clients. Here are the 4 best ways to find clients:

1. **Free Ads.** Don't waste your money on newspaper ads – there are plenty of ways to advertise for free. Many caregivers have found a simple ad, repeated regularly on Craigslist.org can bring in a steady supply of new prospects. Here is a sample ad you can adapt for your own use:

**Senior Care In Your Home
Call Today For Help Today**

*Caring Companionship
Respite Care
Errands and Appointments
Help with Personal Care
Meal Preparation
Light Housekeeping*

**Free Consultation – Licensed, Bonded, Insured
Your Business Name & Phone number**