6 Things You MUST Do Before Hiring a Caregiver

A free guide for families navigating home care for the first time

I started caring for my grandfather when I was in 5th grade. Afternoons, overnights, weekends. No training. No manual. Just family showing up. Years later I became a CNA, worked in over 30 facilities across Oklahoma, and watched thousands of families try to figure this out on their own. Most of them made the same avoidable mistakes.

This guide is what I wish someone had handed my family back then. Read it before you make any decisions.

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01 NEVER Do It Alone

Burnout is one of the biggest threats to good caregiving. It sneaks up quietly. You stop sleeping well. You stop doing things for yourself. Your patience gets thinner. And the person you are caring for feels every bit of that.

Before you spend a single dollar on professional help, look around you. Family members who live nearby. Friends who have offered to help but never got a clear ask. Even older kids in the household. You might be surprised how many people are willing to step in when you actually say the words: I need help on Tuesday nights.

Build a simple rotation. Three people covering two shifts a week is a completely different life than one person doing everything seven days a week. Start there. Exhaust every person in your circle before moving to the next step.

To help families do this well, I put together a simple Home Staffing Sheet you can use to organize everyone involved in your loved one's care. It works for professional caregivers and family members alike. You plug in who covers what and when, and suddenly you have a real schedule instead of a pile of informal agreements that fall apart when life gets busy. It also carves out your off days automatically, the days that belong to you, so you are not always the one filling gaps. Caring for someone is a long road. You need rest built into the plan, not squeezed in when things happen to slow down.

> *Pro tip: Even kids can help with companionship, light tasks, and keeping a loved one company. Email me for a free copy of the Home Staffing Sheet at williammongou@thinstaff.com*

02 Build Your Care Calendar Before You Hire Anyone

Do not hire anyone until you know exactly what you need. That sounds simple but most families skip this step and end up overpaying for coverage they did not actually require, or underpaying and leaving dangerous gaps in the schedule.

Sit down and map out a real week. Morning routines. Medication times. Doctor appointments. Nights that are especially hard. When do you need to be at work? When do you have other obligations that cannot move? Write all of that down first. Then look for the gaps.

That calendar becomes your job description when you do eventually hire. It tells a caregiver exactly what is expected, which saves you both a lot of confusion later. It also shows you something most family caregivers never stop to see: your off days. The days that are reserved for you. You do not work around the clock, and you cannot sustain care for someone else that way either. Rest is not a luxury. It is part of the care plan. Deteriorated caregivers give deteriorated care, no matter how much they love the person.

> *Pro tip: Block your off days on the calendar before you fill in anything else. Protect them the same way you would protect a doctor's appointment.*

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03 Stay Away From Agencies. But Be Just as Careful.

Here is something most families do not know. When you hire through a home care agency, the agency typically charges you two to three times what the caregiver actually earns. The caregiver gets $12 an hour. You pay $35. The agency pockets the difference and you have zero say in who walks through your door.

They assign caregivers to you. They swap them out without warning. And the person showing up has never met your loved one before that first shift. That inconsistency is especially hard on seniors with memory loss, dementia, or anxiety. Familiarity is part of the care.

Private caregivers cost less and you get to choose who you trust. But do not just hire anyone off a Facebook post or a flyer on a bulletin board. Do your homework the same way you would with any agency. Look for caregivers who have verifiable reviews from real past clients. Ask for a background check before the first visit. Meet them in person, not just over text. A ten-minute conversation in your living room tells you more than any resume.

> *Pro tip: Platforms like AtMyMoms (atmymoms.com) show caregiver profiles with public reviews from verified past clients, so you are never hiring blind.*

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04 Install Cameras. Be Transparent About It.

This is the step most families feel awkward about. They worry it signals distrust or makes the caregiver feel watched. Here is the reality: cameras protect everyone in the home, and any professional caregiver already expects them.

They protect your loved one if something ever goes wrong. They protect you from false accusations. They protect a good caregiver from being blamed for something that had nothing to do with them. Cameras are not suspicion. They are a safety net for all parties.

Be upfront about it from day one. Tell every candidate during the first conversation that you have cameras in common areas of the home. The ones who hesitate or walk away are telling you something important before they have ever stepped inside. The ones who nod and move on are showing you they have nothing to hide. In a field where trust is everything, that response matters.

> *Pro tip: Disclose camera locations in writing before the first shift. Keep them in living areas and hallways only, never in bathrooms or bedrooms.*

05 Get Your Money Back: Medicare, Medicaid and Tax Relief

Most families pay completely out of pocket for home care because the paperwork feels overwhelming. That is understandable. But it can quietly cost you thousands of dollars a year that you were legally entitled to keep. Here is a plain-English breakdown of the three biggest programs you need to know about.

MEDICARE: What It Is and What It Covers

Medicare is federal health insurance for people 65 and older, or those with qualifying disabilities. Think of it as the government stepping in to cover medical care in your home. Medicare covers short-term skilled care ordered by a doctor, such as a nurse, physical therapist, or occupational therapist visiting your home after a surgery or illness. It covers up to 8 hours per day and up to 28 hours per week for home health services. In some medically necessary cases a doctor can authorize up to 35 hours per week. Here is the important limitation: Medicare does not cover ongoing personal care like bathing, dressing, or companionship if that is the only service needed. It is a medical program, not a long-term care program. But if your loved one is already receiving Medicare-covered skilled visits, an aide may be covered alongside that skilled care.

MEDICAID: The Bigger Opportunity Most Families Miss

Medicaid is income-based government coverage and it is the most powerful financial tool available to families needing long-term home care. Unlike Medicare, Medicaid is specifically designed to pay for ongoing personal care at home. That means bathing, dressing, meals, transportation, companionship and more. Here is what makes Medicaid especially powerful for your situation: through a program called Consumer Directed Care, Medicaid can actually pay a caregiver of your choosing to provide that care. In Oklahoma and most other states, that caregiver can be a family member, a friend, or a private CNA you found on your own. The state approves a monthly care budget based on your loved one's assessed needs, and your chosen caregiver gets paid directly from that budget. How many hours does Medicaid cover? It depends on the assessment. Families with light needs typically get 10 to 20 hours per week covered. Moderate needs often qualify for 20 to 40 hours per week. High needs or nursing home level of care can qualify for 40 or more hours per week. Some states cover nearly full-time care for those who qualify.

TAX RELIEF YOU MAY NOT KNOW ABOUT

If you are caring for a parent or loved one at home, the IRS may owe you money. The Credit for Other Dependents can return up to $500 to you. If you are a working caregiver paying for someone to care for your loved one while you work, the Child and Dependent Care Credit may apply. Qualifying medical expenses that exceed 7.5 percent of your income can be itemized as deductions. And if your loved one lives with you and you pay more than half the household expenses, you may qualify for Head of Household filing status, which puts you in a lower tax bracket entirely.

I personally recommend PNL Financials, a CPA firm with a strong history of helping family caregivers get every dollar they are entitled to. I have no financial arrangement with them. I recommend them because they helped my own family and they know this space inside out. Reach out to me and I will do my best to connect you with a discounted or even free initial consultation.

> *Pro tip: Not sure if your loved one qualifies for Medicaid or Medicare home care coverage? Email me at williammongou@thinstaff.com with the subject line: Help With Care Coverage. I will personally look at your situation and point you in the right direction at no cost.*

BONUS Make Sure Your Caregiver Is Insured

This one does not get talked about enough. When you bring someone into your home to care for a vulnerable family member, things can happen even with the best intentions. A caregiver could slip and get injured. A medication reminder could go wrong. A minor accident could turn into a larger situation. None of that makes someone a bad caregiver. It makes them human.

The most responsible private caregivers carry their own liability insurance or are covered through a professional caregiver policy. It protects them if something happens on the job. It protects you from being held liable for an injury in your home. And it protects your loved one by ensuring there is a clear process if something ever needs to be resolved.

Ask about insurance during the interview the same way you would ask about a background check. A caregiver who is insured is telling you something about how seriously they take their work. It is a small thing to ask. The answer tells you a lot.

> *Pro tip: Ask every candidate directly: Are you currently covered by any form of caregiver liability insurance? Their answer and their reaction both matter.*

One More Thing Before You Go

I did not write this guide to sell you something. I wrote it because I have family too. I know what it feels like to sit at a kitchen table at midnight wondering if you are doing enough for the person you love. I know the guilt, the exhaustion, and the quiet fear that something will go wrong when you are not there.

I spent 8 years as a CNA working across more than 30 facilities in Oklahoma. I have seen what good care looks like and I have seen what happens when families do not have the right support. That is exactly why I built AtMyMoms. Not as a corporation. As someone who has been in the room.

If you are feeling overwhelmed right now, send me an email. I will personally help you at no cost. No sales pitch. No pressure. Just one human being helping another figure this out.

FREE One-on-One Caregiver Matching

Tell me about your loved one and what you need. I will personally help you find the right caregiver for your situation, someone with the right skills, availability, and personality. No guesswork. No strangers off a list.

FREE Help Getting Money Back From the State

Most families never claim the benefits they are legally entitled to. Medicaid programs, Medicare services, Veterans benefits, caregiver tax credits. I will walk you through what your family may qualify for and point you to the right people who can help you get it, completely free.

This help is completely free.

Send me an email and let me know what your family is going through. I read every message personally.

williammongou@thinstaff.com

Subject line: I need help with care