

Caregiving Resources and FAQs

What is Caregiving?

When to start considering a caregiver?

When a loved one needs assistance with personal care or there are concerns about them staying safe alone at home, it may be time to start looking into homecare options. Changes may be subtle or obvious such as:

- Decline in personal hygiene, or household cleanliness
- Forgetfulness about where belongings are, paying bills, a pot on the stove, taking medications, etc.
- New health conditions making self-care more difficult, or changes in mobility

What does caregiving include?

The needs of your loved one may fit in just one of these areas, or they may need assistance in multiple ways across these areas.

Personal care: Bathing, eating, dressing, toileting, personal grooming

Household care: Cooking, cleaning, laundry, grocery shopping, yard work

Health care: Managing and reminding about medications, doctor's appointments, physical therapy, exercise

Emotional care: Companionship, meaningful activities, conversation, socialisation, recreational activities

The types of care that your loved one needs can change and develop over time, and they may begin to need help in areas where they didn't before.

What are the different types of caregivers?

Caregivers may be unpaid such as family and friends helping out, or when more assistance is needed some families may choose to hire paid caregivers.

The Ageing and Disability (ADS) home care providers Registry has 3 types of caregivers:

- Personal caregiver or family caregiver
- Skilled caregiver
- Nurse, registered (RN) or enrolled (EN)

What's the purpose of the ADS home care provider registry?

The purpose is to create a vetting process of home care providers for the government payers to reimburse care providers of good standing, and thereby protect vulnerable persons of the public who may need home care services.

Who are the government payers?

The government payers [Health Insurance Department](#), [HIP](#) and [FutureCare plans](#),

[Dept. of Financial Assistance](#) and [Dept. of Social Insurance for War Veterans](#) provide home care benefits on behalf of their clients.

What's the difference in the types of caregivers?

Personal caregivers are persons interested in assisting others but may not have any formal training. Dementia training is recommended for those caring for persons or family with dementia.

Personal Caregivers may provide:

- Companionship by engaging in conversation, and recreational activities
- Prompting, cueing or minimal hands-on assistance with bathing, dressing, grooming, toileting, eating, and walking for non-frail and non-medically complex persons
- Changing bed linens, putting out trash, light housekeeping
- Meal preparation and clean up
- Transportation

Skilled Caregivers are **nursing associates**, or geriatric aides registered with the Bermuda Nursing Council which requires completion of an approved educational training program.

Skilled Caregivers may perform personal caregiving tasks as well as:

- Hands on care for frail or bedridden for bathing, dressing, toileting, and mobility assistance such as transfers from chair to bed
- Monitor for changes in health conditions
- May provide dressing changes to simple wounds but not complex

Nurses, RN or EN, are professionally trained nurses registered with the Bermuda Nursing Council who may provide:

- Care needs assessments ,care planning
- Monitoring of health conditions
- Preparation and administration of medications
- Medical or nursing treatments
- Supervision of other caregivers

Only caregivers who are **registered as a nurse (RN or EN)** with the Bermuda Nursing Council can prepare or administer medication.

How would I Find a Caregiver?

Where to start?

Talk with friends or family to see they know someone they would recommend.

Go to the [caregiver directory](#) to search for one with the features you are looking for.

Should I hire from an agency or an independent caregiver?

Once the basics on what care is needed has been established, you can begin to go about finding a caregiver. One of the first decisions to make is if you want to go through an agency or hire an independent care provider, both of which come with pros and cons.

When hiring from a homecare agency:

- Caregivers may have been screened and passed a background check
- Backup care is more easily available if the caregiver is sick
- Concerns and complaints may be handled by a supervisor at the agency
- Much of the paperwork for hiring, scheduling and payment is taken care of by the agency. You will need to manage your own accounting to determine co-pays not covered by insurance.
- Tend to be a more expensive option
- There tends to be less flexibility about the hours a caregiver will work
- Less choice on which specific caregiver you receive

When hiring a self-employed homecare provider:

- You may need to screen and complete a background check yourself with the caregiver
- You may need to organize backup care yourself if necessary
- You need to bring up complaints or concerns directly with the caregiver
- You are in charge of much of the hiring, scheduling, accounting, co-payments payment and the paperwork included, such as taxes or social insurance, depending on your caregiver agreement
- Tend to be a more affordable option
- More ability to negotiate about what times care is needed and for how long
- You have total control on who you hire, and if the caregiver is a good fit for you and your loved one

How would I interview a potential caregiver?

You may start with a phone interview, but you should also meet the caregiver in person, and, have them meet your loved one as well.

Examples of some good questions to ask a potential caregiver are:

- What previous experience do you have as a caregiver, and what was that like?
- What specialised training do you have?
- Are you able and willing to carry out the duties we need from a caregiver?
- What is your favourite and least favourite part of being a caregiver?
- What makes a work experience good, for you?

Make some observations-

- Does the caregiver interact with you and your loved one in a respectful and calm manner?
- Does your loved one seem at ease and comfortable?
- Is there easy flow of conversation between you all? You want the personality and communication style to match for best success.

Describe and give detail the requirements and responsibilities you are expecting from a caregiver.

Find more of the potential requirements and responsibilities on the [Sample Client and Home Care Provider Agreement](#)

How do I screen a potential caregiver?

Performing a background check is an important part of the hiring process, as it helps to prevent your loved one from being taken advantage of, or poorly treated.

Caregivers or home care agencies that are registered with the ADS home care providers registry -posted on the Helping Services Looking for a Caregiver page have had criminal record checks, and have met minimal requirements depending on the type of caregiver. See Care Home Care Provider FAQs for more details.

Should I ask for references?

Checking references from other home care recipients is always a good idea, even if a good friend is recommending someone. Basic questions such as:

- Was the caregiver caring and respectful?
- Did the care meet the care recipient's needs and expectations?
- Was the caregiver timely and clear in communicating any health or behaviour changes or concerns to family of physician?
- Was the caregiver reliable in coming when scheduled?
- Did you have any concerns about your person's safety or belongings?

Should I have a trial period?

Once you have selected a caregiver, it is good to have a short term try out period to make sure that they are a good fit for you and your loved one. During this time it can be useful to drop by at least a few times unannounced, so that you can verify that the caregiver is doing everything they said they would, and things are going well.

Planning Home Care

Planning ahead – why talk about Home Care?

It is the best way to be sure that you or your loved one has the most success in living independently for as long as possible.

How do I start the conversation about home care?

- Ideally, the conversation about home care will begin with your loved one before they need this type of help.
- Keep it simple and expect to have a series of discussions.
- Make it more about you and your worry, not about blaming or berating them of the things your loved one isn't doing.

How do I tell my loved one I think they need home care?

- It can be helpful to remind them that you only want what is best for them, and that *you* would worry less if they had someone helping them out at home some of the time
- Ask your loved one for their preferences in a caregiver, and what things they would like additional assistance with
- If you already provide them with some assistance, ask what tasks they would be comfortable with a caregiver taking over
- Explain to them about why these steps are being taken and ask their opinion about it. It's important to make your loved one feel heard, and to stick to their preferences wherever possible

How do I bring up home care with other family members?

- Involve other family members in the discussion about looking for homecare for your loved one
- During the discussion, explain why you think this step is necessary, and ask for their opinions
 - Allowing everyone to speak and have their opinions heard is an important part of making everyone feel included, and moving forward as a team to support your loved one in their care
- Encourage a team approach, sharing the tasks, and support each emotionally
- Decide on a team leader to keep the agenda/conversations on track
 - Being the lead in this discussion can be difficult, but having someone take that role is important in making sure that meaningful progress is made
- Though this conversation and process may be difficult or tense at times, it is important to remember that everyone wants what is best for your loved one and is coming from a place of care and concern

How can family members be involved in the care process?

Once you've determined who will be involved in this care process, assigning tasks and responsibilities for each person can be useful in helping everyone feel involved in the process, as well as making sure one person isn't overwhelmed by trying to organise everything.

Some tasks that can be divided up are:

- Making sure necessary bills are being paid
- Determine who will make health care decisions if your loved one becomes unable to?

- More information about this process and advanced directives can be found [here](#)
- Household work and maintenance
- Yard work
- Personal care

What is a care agreement?

An important part of arranging an in-home caregiver is writing up a plan of care that functions as an agreement between client and carer, to explain what sort of care is required. Having the responsibilities and expectations of the caregiver in a written agreement allows for you to monitor the caregiver and assess if they are doing everything that had been agreed on.

Listing the support that your loved one needs and the expectations of the care to be provided helps to decrease the possibility of injury or illness. It can also provide information on what to do if certain problems arise, which helps the caregiver to give effective care and have an efficient response.

Why is a care agreement important?

Creating a care agreement is an important part of hiring an at home caregiver for various reasons. It helps to make sure the caregiver has accountability for the care they are giving. If their responsibilities and the expectations you have are clearly laid out in writing, it is easier to make sure that the caregiver is doing everything they are supposed to be.

One of the most important aspects of a care agreement, is that it allows your loved one to be involved in planning their care and to have agency in this process. Instead of feeling like decisions are being made for them, including them in the discussions about the care agreement helps them to feel in control of their life and future.

How do I make a care agreement?

A [sample care agreement](#) is available to download which can be a useful starting point in drafting up the agreement. There are many other sample agreements available online if you would like more examples of what a care agreement should look like, or what should be included.

- When writing the specifics of the care agreement, make sure to talk to your loved one about their preferences for care, and specific tasks they want their caregiver to carry out, and things they wish to remain off limits
- It can also be helpful to discuss with your loved one's medical professionals if there are any health related care elements they think should be considered in the care agreement
- Discuss with the caregiver their views on the care agreement, to make sure that what is being asked of them is feasible and fits in with their skill set
- When hiring a new caregiver, it can be useful to have a short trial period using the initial care agreement, and then revising the agreement based on issues or concerns that occur during this beginning stage
 - Even after a trial period, the care agreement can and should be updated as the needs of your loved one change

What should go into a care agreement?

A care agreement should outline the responsibilities, appropriate behaviours, and wages for the caregiver. Some of these details may already be agreed upon elsewhere if you are hiring a caregiver

through an agency. The [sample care agreement](#) outlines important information to include in a care agreement.

Where can I find more information about care planning?

There are lots of good resources available online that can help with planning care for your loved one. More information about long term care can be found [here](#)

Managing a Caregiver

How do I best communicate with a caregiver?

Regular and open discussion is important in establishing trust and developing a good relationship with the caregiver.

- Schedule regular meetings to discuss problems or changes, as care needs are likely to change over time
 - As care needs change, work with the caregiver to update the care agreement with the new responsibilities of the caregiver
- Bring up concerns with the caregiver in a calm, non-confrontational discussion. Explain your perspective and allow them to do the same.
- Show gratitude for their involvement in caring for your loved one, to let them know that their hard work is appreciated

How can I check in on a caregiver?

It is important to check in on your loved one's caregiver regularly, to make sure that everything is running smoothly. Regular visits help to send the message that you are involved and keeping a close eye on your loved one's care.

Some good ways to check in are:

- Drop by unannounced for quick visits, so you can see how the day to day care is carried out
- If you are unable to visit regularly, try to call your loved one and ask them questions about what their caregiver is doing and how their day is going
- Talk to your loved one about how they feel about their caregiver. Ask how they feel things are going with their caregiver, and listen for signs that there are problems
- Ask the caregiver to write a daily log that briefly explains what they did and how they spent the day. They can also make notes of any problems, concerns, or questions they have for you

What are some warning signs of abuse?

Those needing home care tend to be some of the most vulnerable members of our population, and unfortunately this makes them at risk for exploitation and abuse. For this reason, it is important to regularly check up on your loved one, and to watch out for warning signs of physical or mental abuse, and financial exploitation.

Some potential red flags include:

- The caregiver isolating your loved one from family and friends
- The caregiver does all the talking when you ask your loved one about how their day or the care process is going
- The caregiver is making decisions for your loved one that they are capable of doing themselves
- Your loved one's personality has changed since the caregiver was hired, or they appear to be afraid
- Your loved one has unexplained or a suspicious amount of bruises or other injuries

- Cheques or money are missing from your loved one's belongings
- The caregiver has asked for advanced payments or a blank check

If you suspect your loved one might be the victim of abuse, please contact the [Aging and Disability Services](#) who can advise and assistance.

How do I manage paying a caregiver?

It is important to review the billing of the care services provided for your loved one. Make sure you are provided with the following documents:

- Caregiver submits a bill that includes the total cost of services for that time period
- Any reimbursement forms from insurance or social benefits
- The remaining co-pay balance that you must pay