

Nurse Registries

Home Health Care 101 and
the different options in
Florida

The basics.

- ❑ Nurse Registries are licensed by the same state organization that licenses Agencies(The Agency For Healthcare Administration)
 - ❑ Nurse Registries share many if not most of the same rules and regulations as Nursing Agencies.
 - ❑ Shared Common Goals.
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So what's the difference?

Nursing Agency
Employee



Nurse Registry
Independent Contractor



So what's wrong with Independent Contractors?

- ❑ Independent Contractor = Self Employed

 - ❑ Many Physicians in and out of the hospital are independent contractors.
 - ❑ Professional Guardians
 - ❑ Baby Sitters
 - ❑ Avon & Mary Kay Representatives
 - ❑ Comcast Representatives
 - ❑ Most Realtors
 - ❑ Roto Rooter
 - ❑ Most home & office construction, service, & repair
 - ❑ Many others
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Caregivers obtained through a Nurse Registry are not supervised!!

- Independent Contractors are responsible for functioning independently, so they are not supervised by a Nurse Registry.

But...

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- As a business we do not presume that we could effectively supervise a private caregiver in someone's private residence.
 - Private Duty home care is by nature supervised by a patients spouse, family, POA, guardian, loved ones, neighbors, or even the patient themselves.
 - These individuals are the true supervisors of an individuals care. Their supervisory role should be acknowledged and honored.
 - If deemed necessary a care manager can be hired to oversee a clients care.
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- So as a Nurse Registry we do not supervise caregivers. But we do take the true patient supervisors concerns very seriously and address them promptly however the individual managing their care sees fit.
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Caregivers referred by a Nurse Registry are not insured!!!

- This is true, as Independent Contractors all caregivers from a registry are privately responsible for providing their own insurance coverage.

But...

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- ❑ Just because a caregiver doesn't have to carry insurance, doesn't mean that they don't.
 - ❑ Any reputable Registry prior to referring a caregiver will require malpractice coverage.
 - ❑ Our Malpractice Coverage Minimum
 - \$500,000 per incident
 - \$1,000,000 aggregate
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Independent Contractors do not have to carry workers comp, so If anything happens to a caregiver while working for a client, the client will be responsible!!

- Is this true?
- Sort of.
- It is true that Workers Comp Insurance must be provided by an employer.

But...

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- Just because a caregiver carries workers comp doesn't automatically protect an individual receiving services from legal action if an injury occurs.
 - As with many legal issues what actually happens depends upon the circumstances.
 - Subrogation- When an insurance company that pays a claim seeks to recover an amount paid from a third party that caused the injury giving rise to the claim.
 - There's no good answer. Employee or independent contractor if an injury arises the client is at risk either way.
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Risk of Fraudulent Workers Comp Claims.



If an Independent Contractor does not pay their taxes, the IRS will make the client responsible!!!!

- The truth is, Independent Contractors are responsible for paying the same taxes we all have to pay.
 - If you want tax advice please ask a Tax Professional.
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Nurse Registry Services are cheaper than the care provided by an Agency, Do you really want to trust the care of your loved ones to the cheapest option?

- Its true Nurse Registry Services are often times less expensive than Agency Services.
 - This does not mean that cost savings come at clients expense.
 - By using a consumer directed care model Nurse registries are able to utilize certain efficiencies that aren't available to Nurse Agencies. These savings are passed along to the consumer.
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The Truth.

- ❑ The truth is I am not pretending to have all of the answers. I would suggest being wary of anyone who presumes they do.
 - ❑ I do however want to conduct my business and market my business in an honest and ethical manner.
 - ❑ Both Agencies and Nurse Registries have their merits and shortcomings. It is important that consumers, referral sources, and those marketing these businesses recognize their true differences.
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