

Evaluating a Home Care Agency

Twelve questions to ask before you sign, plus the red flags worth walking away from. Print one copy per agency you interview. Use the notes lines to capture answers, then compare across agencies side by side.

AGENCY NAME	DATE OF CALL	CONTACT

THE 12 QUESTIONS

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QUESTION 01 · LICENSING & INSURANCE

Are you licensed in this state, bonded, and insured? Can I see the documentation?

Every legitimate agency can produce this on request. Ask for the state license number and verify it.

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QUESTION 02 · EMPLOYEES VS. CONTRACTORS

Are your caregivers W-2 employees or 1099 independent contractors?

Employees mean the agency carries liability, taxes, and workers' comp. Contractors shift that responsibility to you.

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QUESTION 03 · BACKGROUND CHECKS

What background checks do you run, and how recent are they?

Look for state and federal criminal checks, sex-offender registry, driving record, and reference verification.

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QUESTION 04 · TRAINING

What training do caregivers complete before being sent to a client?

Ask specifically about dementia, fall prevention, safe transfers, CPR, and first aid.

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QUESTION 05 · CARE PLAN

Who creates the written care plan, and how often is it updated?

A nurse or care manager should write it. Updates should happen at least every 60 days or after any health change.

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**QUESTION 06 · CAREGIVER CONSISTENCY****Will the same caregiver come most shifts, and can we meet them first?**

Consistency matters for safety and trust. A good agency offers an introductory visit before care starts.

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**QUESTION 07 · CALL-OUT COVERAGE****What happens when our regular caregiver is out sick?**

There should be a clear backup process, not a scramble. Ask what percentage of scheduled shifts they actually filled last month.

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**QUESTION 08 · SUPERVISION****Who supervises the caregiver, and how often do they visit the home?**

Expect a supervisor visit during the first two weeks, then at least quarterly. Ask how visits are documented.

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**QUESTION 09 · CAREGIVER CHANGES****If we want a different caregiver, what's the process?**

Should be no-questions-asked. A reluctance to swap caregivers is a warning sign.

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**QUESTION 10 · COMMUNICATION****How do we reach the office after hours and on weekends?**

Get a real phone number with a real human on call. Voicemail-only after 5 p.m. is a problem.

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**QUESTION 11 · RATES & FEES IN WRITING****Can you put your rates, minimums, overtime, holiday charges, and cancellation policy in writing?**

Get this before you sign. Verify the first invoice matches the quote.

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**QUESTION 12 · COMPLAINTS & REFERENCES****What's your complaint process, and can you share three current client references?**

A confident agency offers references without hesitation and has a written complaint resolution process.

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RED FLAGS — WALK AWAY IF YOU SEE THESE

Pressure to sign a contract the same day or before you've read it.

- Vague or rehearsed answers about background checks and training.
- No written care plan, or one that never gets updated after intake.
- Caregivers paid as 1099 contractors with no agency-carried liability.
- Office number that only goes to voicemail after 5 p.m. or on weekends.
- Caregivers who arrive without any briefing about the client.
- Invoices that don't match the quoted rate, or surprise fees.
- Reluctance to share state license number, references, or survey results.
- High caregiver turnover with no plan for continuity of care.
- Supervisor visits that were promised but never happen.

VERIFY BEFORE YOU SIGN

- ☐ Look up the agency's state license and any complaint history through your state's Department of Health or Human Services.
- ☐ If the agency is Medicare-certified, check ratings and survey results at Medicare.gov Care Compare.
- ☐ Call all three references. Ask what went wrong, not just what went well.
- ☐ Read the contract twice. Pay special attention to cancellation terms and minimum-hour clauses.

FINAL DECISION

Overall impression (1–5): [] 1 [] 2 [] 3 [] 4 [] 5

Would I leave my own parent with this agency? [] Yes [] No [] Need more info

NEXT STEPS / FOLLOW-UP

Sources informing this checklist: [National Institute on Aging — Questions to Ask Before Hiring a Care Provider](#), [A Place for Mom — Questions to Ask a Home Care Agency](#), [Valley Area Agency on Aging — 20 Questions Before Hiring](#).