



**Comfort
Keepers.**

Comforting Solutions for In-Home Care®

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February 24, 2011

Re: GENERAL LAW COMMITTEE – Raised Bill No. 911
An Act Concerning Homemaker Services and Homemaker-Companion Agencies

Senator Doyle, Representative Taborsak, and Distinguished Members of the General Law Committee:

I wish to thank you for this opportunity to address the issue of Homemaker Services. My name is Patti Urban, and I am a Certified Senior Advisor and the President and Owner of Comfort Keepers located in Guilford, CT. My business provides caregivers, CNAs, and homemakers to care for the elderly. I am here today to speak about the revisions to Bill 911.

There are two different business models for Homemaker-Companion Agencies. The first is an employment model where workers are hired as employees. They are covered by unemployment insurance and workers' compensation, and their taxes are deducted and paid for them. Comfort Keepers employs this work model. The second is a registry agency where workers are hired as independent contractors. There are no employment benefits for them.

The purpose of the revisions to Bill No. 911 is to protect not only consumers, most of whom are elderly, but also their hard-working caregivers. I support these revisions wholeheartedly and ask that you join me in your support.

Protections are being proposed for *caregivers* who work for the registry-type agency. The independent contractor caregivers often receive their compensation directly from the client they are working for. However, sometimes they receive their check from the agency and are told to withhold their own taxes. A caregiver came to me to apply for a job. She was in tears because a client she was caring for from a registry had suddenly passed away. She went to file for unemployment only to be turned down. She needed a job right away because she had no other income.

Protections are also being proposed for elderly *clients* who engage with the registry agency. Because they are paying the caregiver directly for services, they are now the employer. Clients, however, may not be aware of this. Therefore, they could become liable for unemployment insurance, workers' compensation, and liability insurance. They should also issue a 1099 to the caregiver. When out on an assessment, a client told me a story about a caregiver they had working for them from another agency (a registry) had fallen on their property and broke her leg. She sued the clients for her medical bills since she had no medical insurance. The clients' homeowners' policy would not cover the employee, and the client had to pay the medical bills in cash.

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The short-coming with registries is that neither the client knows they are incurring liability as an employer and the caregivers may not know that taxes are not being deducted from their paychecks and that they are not covered for unemployment or workers comp.

By approving the revisions in this bill, required disclosures will ensure that registry clients and caregivers are fully aware of their responsibilities.

I am asking you, the Committee, to vote IN FAVOR of Bill 911. By doing so, the client and caregiver are protected, and the state collects tax revenue that is rightly owed.

Sincerely,

COMFORT KEEPERS

A handwritten signature in cursive script, appearing to read "Patti Urban", followed by a horizontal line extending to the right.

Patti Urban, CSA
President/Owner