

How to Get Paid for Being a Family Caregiver

(Excerpted from <https://www.caring.com/articles/payment-for-family-caregiver>)

If you're one of more than 70 million people who provide unpaid care giving for a family member or friend, either in that person's home or in your own, you know that the time and energy burden can be enormous. In fact, you may have cut back or given up your paying job. Your smaller (or now nonexistent) paycheck may be pinching you hard. If so, it might be possible for you to get a small but regular payment for your care-giving work.

Idaho does not have a direct payment to family caregivers. Therefore, you should look at both the financial and level of care needs of the care recipients to determine the best way to approach it.

- 1) **Parents may have sufficient income to pay “caregiver” child.** If your parent or other person you're caring for will be paying you from any source, it may be a good idea -- for both of you -- to draft a short written [contract](#) setting out the terms of your work and payment.

A simple, written personal care agreement between the parent and child for monthly payment can help both you and your parent be clear about what you're supposed to be doing and when.

- It can also help avoid misunderstandings with other family members about who's providing care and how much money is changing hands.
- If your parent ever needs to receive state assistance (Medicaid) to help pay for in-home services or nursing home care, the agreement can show that these payments to you were legitimate, not just an attempt to "hide" funds in order to qualify for Medicaid's services. The agreement can prove to the state exactly where some of the money is going, which the state program will require.

It should include:

- When the care will begin.
- What tasks you'll perform. Be specific and thorough, but also include the term "or similar tasks to be mutually agreed upon by the parties." This gives you both some flexibility, so that you won't feel like you need to rewrite the agreement every time you change the tasks you perform.
- How often, and for how many hours, you'll provide this care.

- How much you'll be paid, and when the payment will be made.
- How long the agreement will stay in effect. This can be a set time, like six months or a year, after which you can both decide whether you want to make any changes. It may be simpler, though, to make the contract open-ended, described with a phrase such as, "This agreement shall remain in force until terminated in writing by either party." In that case, either you or your parent can end the arrangement at any time simply by writing a signed, dated note saying that the agreement is over, and giving the note to the other person.

Both you and your parents should sign the document and each keep a copy. Payments should come regularly from their accounts and be placed in your account so the money flow can be clearly traced.

Then, if at some point the parent needs to apply to Medicaid, the money given to the child in the previous 5 years is not considered a gift. It thus does not incur a penalty period of Medicaid ineligibility.

- 2) **Parents may not have sufficient income to “employ” the child.** They can apply to the Idaho Department of Health and Welfare (often referred to as Medicaid) for “Home and Community Based Services”. If their financial situation and the level of care requirements as judged by the Nurse Reviewer makes them eligible, they may be approved for a limited number of hours of in-home services.

These services must be provided by Medicaid approved service providers. Therefore, the child would have to be employed by the home health agency. Some states have a program that can pay family caregivers directly. **Idaho does not.** If your parent ever needs to enter a nursing home and needs [Medicaid](#) to pay for it, the agreement can show that these payments to you were legitimate, not just an attempt to "hide" funds in order to qualify for Medicaid's services.

- 3) **A Caregiving child could have their home approved by the state and designated as a Certified Family Home**, a private residence where elderly or those with a mental, physical or developmental disability live in a family-home environment. If the family member is eligible for Home and Community Based Services (HCBS - Medicaid in-home services) based on income, resources and level of care, the Certified Family Home would be paid as a Medicaid Provider.

Those wishing to pursue this designation must follow the steps to become a provider and to have their home certified. Please contact the Certified Family Home Specialist, Idaho Department of Health and Welfare, at **(208) 665-8841** for additional information about these options.

For other questions, please contact Information and Assistance, Area Agency on Aging of North Idaho at (208) 667-3179, or email infoassist@aaani.org.