FAMILY GUIDE

How to Choose a Home Care Agency

The questions to ask before you hire anyone, the red flags to watch for, and what Massachusetts' new licensing law means for your family.

By the MedWise Caring care team · Updated November 7, 2026 · Serving families across Massachusetts

THE SHORT ANSWER

Choose a home care agency that employs its caregivers directly, runs criminal background checks (CORI in Massachusetts), trains and supervises staff, carries liability and workers' compensation insurance, and provides backup caregivers. It should also give you a written care plan, a clear contract and transparent rates. Interview at least two or three agencies, ask for an in-home assessment, and check references before you sign.

Key takeaways

- Ask whether caregivers are the agency's employees or independent contractors. It changes who is liable and who pays taxes.
- Ask for proof of liability and workers' compensation insurance, and how background checks are done.
- A good agency does an in-home assessment and writes a care plan before the first shift.
- Ask what happens when a caregiver calls out sick. Backup coverage is one of the biggest differences between agencies.
- Massachusetts passed a home care licensing law in 2026. Until licensing is mandatory, your questions are your best protection.

How to choose a home care agency, step by step

1. **Write down what your loved one needs.** List the daily tasks they need help with (bathing, dressing, meals, medications, getting around), the hours (mornings, overnights, 24/7) and any conditions such as dementia, Parkinson's, diabetes or recent surgery. Note language, cultural or personality preferences.
2. **Build a short list.** Ask the doctor, hospital case manager, local Council on Aging or friends for names. Read online reviews, but look for patterns rather than single comments.
3. **Screen two or three agencies by phone.** Use the questions below. Pay attention to how quickly and clearly they answer.
4. **Schedule an in-home assessment.** A quality agency sends a nurse or care manager to meet your loved one, check home safety and write a care plan, usually at no charge.
5. **Check references.** Ask for two or three current or recent clients, or professional references such as a hospital or senior community they work with.
6. **Read the contract carefully.** Look at rates, minimum hours, cancellation terms, billing schedule and how to raise a concern.
7. **Start, then monitor.** Meet the first caregiver, stay in touch during the first two weeks, and ask for a care plan review after 30 days.

Questions to ask a home care agency

Licensing, insurance and employment

- Are your caregivers your employees (W-2), or independent contractors or registry referrals?
- Do you carry general and professional liability insurance, workers' compensation and a fidelity bond? Can I see certificates?
- Are you licensed, or preparing for licensing under the new Massachusetts home care law?
- Do you accept long-term care insurance, VA benefits or state program referrals? Will you help with the paperwork?

Caregivers

- How do you screen caregivers? Ask about CORI checks, reference checks, driving records if they will drive, and drug screening.
- What training do they get before their first client, and every year after? Is there dementia-specific training?

- What certifications do they hold (for example, home health aide or CNA)?
- How do you match a caregiver to my loved one? Can we meet them first, and can we ask for a change?
- How do you keep the same caregivers consistent, so we don't see a new face every week?

Oversight and quality

- Who writes the care plan, and how often is it updated?
- Does a nurse or supervisor make visits? How often?
- How do caregivers record visits and tasks? Can family see the notes?
- How do you handle a fall, a change in condition or an emergency?

Scheduling and reliability

- What happens if a caregiver is sick or late? How fast do you send a replacement?
- Is someone reachable 24/7, including nights and weekends?
- How soon can services start?

Cost and contract

- What is the hourly rate? Are weekend, holiday, overnight or live-in rates different?
- Is there a minimum number of hours per visit or per week?
- How much notice do you need to cancel a shift or end services?
- Are there deposits, assessment fees or mileage charges?

Agency vs. hiring a caregiver privately

	Home care agency	Private (independent) caregiver
Screening	Agency runs background and reference checks	Your family does it
Employer responsibilities	Agency handles payroll, taxes, workers' comp	Your family may legally be the employer
Backup when caregiver is out	Agency sends a replacement	Your family finds coverage
Supervision and training	Supervisor, care plan, ongoing training	Depends on the individual
Hourly cost	Higher	Lower, but with hidden employer costs and risks

Some companies are **registries** or referral services. They match you with a caregiver but do not employ them. That can leave your family responsible for taxes, insurance and supervision. Always ask which model a company uses. Massachusetts' new law covers businesses that match or refer caregivers as well as those that employ them.

Red flags to watch for

- Vague answers about who employs the caregiver or who is insured
- No in-home assessment or written care plan
- Pressure to sign a long contract or pay a large deposit up front
- No clear plan for sick calls, nights or weekends
- Rates quoted verbally only, or "extra" fees that appear later
- Reluctance to share references or insurance certificates
- Caregivers changing constantly without explanation

What Massachusetts' new home care law means for you

On August 7, 2026, Massachusetts enacted *An Act to Improve Massachusetts Home Care*. It creates the state's first licensing system for non-medical home care agencies. Once licensing is in place, agencies must hold a state license before operating or advertising. They must also run employee background checks, train caregivers on safety and abuse prevention, and carry

workers' compensation and liability insurance. The state can inspect agencies and act on complaints.

The Executive Office of Health and Human Services is writing the regulations, with temporary rules expected in 2027 and permanent ones after that. Until a mandatory licensing date is set, ask every agency the questions in this guide and get the answers in writing.

Frequently asked questions

What should I look for in a home care agency?

Look for an agency that employs and insures its caregivers, runs background checks, trains and supervises staff, provides backup coverage, writes a care plan after an in-home assessment, and gives you a clear written contract with transparent rates.

What is the difference between a home care agency and a registry?

An agency employs the caregivers. It handles payroll, taxes, insurance, training and supervision. A registry or referral service matches you with independent caregivers, which can leave your family responsible for those duties.

Are home care agencies licensed in Massachusetts?

Massachusetts enacted its first home care agency licensing law in August 2026. Regulations are being written, and licensing will phase in. Until it is mandatory, ask each agency about screening, training, insurance and supervision.

What is a CORI check?

CORI stands for Criminal Offender Record Information, the Massachusetts criminal background check. Ask any agency whether it runs CORI checks on every caregiver before hire.

How many agencies should I interview?

Two or three is usually enough to compare answers, rates and how responsive each agency is.

Can I change caregivers if it is not a good fit?

A good agency will ask for feedback and change caregivers when the match is not working. Ask about this before you sign.

Questions about care at home? Visit **medwisecaring.com** to talk with the MedWise Caring care team.

Sources

1. Mass.gov — Governor Healey signs bill strengthening safety, quality and oversight of home care (Aug 7, 2026)
2. Polsinelli — Massachusetts home care licensing law effective this fall (Chapter 180 of the Acts of 2026)
3. Mass.gov — Home Care Program

This guide is general information, not medical, legal or financial advice. Coverage rules and costs change; confirm details with your doctor, insurer, Medicare, MassHealth or an elder law attorney. If you think someone is having a medical emergency, call 911.