



Healthcare

Preventing Allegations of Caregiver Theft in the Home

Home care clients and their families expect and trust that the home care provider (agency) and their employed caregivers will provide care with honesty. Home care clients who are often elderly and in a vulnerable state of physical and mental health expect that the strangers coming into their home to provide care are both responsible and honest.

The home care agency is responsible for ensuring that caregivers are qualified, competent, and honest. Unfortunately, employee theft is one of the most common claims reports to insurance carriers. Progressive deterioration of a client's memory and other cognitive abilities due to a dementia (includes Alzheimer's disease, Lewy body dementia etc.) can result in a client becoming suspicious that a personal item which cannot be found has been stolen by a caregiver¹.

While an allegation of theft of money or a valuable may ultimately be disproved, the allegation alone can be traumatic for all involved. Fortunately, there are a number of proactive steps that can be taken to significantly reduce the risk of caregiver theft.

Strategies for Preventing Allegations of Caregiver Theft

Home care providers bear the responsibility for ensuring that their caregivers are qualified, competent, dedicated to client welfare—and honest. The following practices—and others developed in collaboration with legal counsel—can help reduce the risk of client theft and financial abuse, while minimizing liability exposure.

Pre-employment Screening

An effective anti-theft program begins with consistently implemented and documented hiring policies, focusing on the following areas:

Application process. Require prospective employees to complete, sign and date a detailed application that includes their job history, explanation of employment gaps, and reasons why

they left their most recent job or are considering leaving their present job. Request that they sign authorizations to conduct a criminal record check and contact previous employers and personal references.

Interview. Utilize behavior-based interview questions and reliable personality profile assessment tools, and ascertain whether candidates possess the requisite integrity, decision-making ability and communication skills, as well as a caring and respectful manner.

References. Validate the information provided by an applicant by contacting at least two personal references and all recent employers.

¹ Alzheimer Society of Canada, Progression – Middle Stage, June 2016; retrieved from https://alzheimer.ca/sites/default/files/files/national/progression-series/progression-middlestage_e.pdf.

Criminal record check. Institute robust recruiting/screening procedures. When considering whether to hire an applicant with a criminal record, screen out individuals with a violent offense or a conviction that would be a risk to clients or staff. Consult legal counsel before offering or denying employment to any applicant who has been convicted of a crime.

Employment Policies

Written employment policies set expectations for employee behavior and delineate the consequences of noncompliance. Orient all caregivers to the policy regarding handling clients' cash or valuables, and advise them that any allegation of theft or financial abuse by a client will be investigated thoroughly.

The following guidelines can serve as a starting point:

- **Gift-giving.** Agency policy should prohibit acceptance of money, tips or valuable gifts by caregivers as this can develop into allegations of theft or abuse. In addition, employees should not be permitted to visit clients on personal time. Over involvement with clients blurs boundaries as the relationship may move from caregiver to friend. When a client hires a caregiver directly, the relationship between the paid employee and the employer (client/family) should be firmly drawn and remain on a professional and contractual basis.
- **Monitoring.** Supervisors should make periodic unannounced telephone calls and perform in-person interviews with clients and family members. Questions and answers should be documented, especially regarding financial issues and evidence of undue caregiver influence.
- **Incident response.** Allegations of theft or abuse should be investigated immediately and where there is suspicion of a crime reported to police and regulatory body where applicable; suspected employees should be suspended from duties during the investigation. It is prudent to be especially cautious when handling accusations of theft by seniors with dementia. Forgetfulness is associated with the progression of dementia; the client may put an item in an usual place, forget where it is, and even accuse others of stealing².

² Alzheimer's Association, 10 Warning Signs of Alzheimer's, retrieved from https://www.alz.org/alzheimers-dementia/10_signs.

³ Adapted from CNA Home Care Briefing®, Issue 4 – Reducing the Risk of Employee Theft, CNA 2011.

Client Safeguards

The following measures can minimize the risk of theft, as well as the potential for false accusations or misunderstandings about caregivers:

- Encourage clients to place valuables in safekeeping, such as a storage locker or safe deposit box.
- Have the client (and/or family) maintain an inventory of any valuable possessions kept in the home, whether secured or not, photograph each item and note its location and value, and request that the client, family members and caregiver sign the list.
- Ask family members of a client to check in as regularly and as often as they can to ensure that the client's property and affairs are in order. Create a reporting process for missing items or financial loss that includes clients, family, caregivers and supervisors.
- Urge clients, with the family's involvement, to limit the availability of cash in the home to an amount that will meet current needs.
- Minimize the handling of money and credit cards by caregivers and explore alternative means of payment, such as providing caregivers with pre-paid debit or credit cards with a limited balance, and instructing caregivers to provide receipts for all expenditures made on behalf of the client.
- Have family regularly monitor all of the client's accounts for unusual activity. If there are new or increasing charges, missing monthly deposits or other red flags, it is important to act quickly. Keep in mind that these changes could indicate any number of things, such as a client's declining mental condition or a caregiver or other outside individual who is acting dishonestly.
- Prohibit caregiver access to sensitive client information, including bank and checking account records, passwords and personal identification numbers (PINs).

Actions

Incidents or even suspicion of financial abuse by caregivers or others can be traumatic for clients, family members and home care providers. Implementation of effective hiring, supervisory and security practices is essential to protect clients and minimize potential liability³.

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