CHOOSING LIVE-IN CARE

How to choose a care provider: checklist and questions to ask

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IN BRIEF

Choose a care provider by checking three things: that it is registered with CQC and well rated, that it can show how it will meet this person's needs with consistent, well-trained carers, and that its prices and terms are clear and in writing before care starts. Speak to two or three providers, meet the person who would manage the care, and notice how they treat the person who needs care as well as what they say.



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Start by being clear about what is needed

Choosing is much easier once you know what you are choosing for. Before you call anyone, write down:

- the help needed and when: mornings, evenings, nights, or throughout the day;
- health conditions and anything specialist, such as dementia, diabetes, a catheter, a hoist or end-of-life care;
- what matters most to the person: a carer who shares their language or faith, a female carer, someone who likes dogs, getting to church or the allotment;
- whether you want visiting care, live-in care or a mix (see types of care at home);
- your budget and who is paying: the person, the council, the NHS, or a combination.

A free council care needs assessment is useful here, even if you will pay for the care yourselves, because it gives a clear record of needs to share with providers. See care assessments and care plans.

Step 1: Draw up a shortlist

Good places to find providers include the CQC website's search for home care services, your council's directory of local providers, the NHS website's service search, and recommendations from people you trust, such as the GP practice,

district nurses, friends and neighbours. For live-in care, also decide whether you want a fully managed provider or an introductory agency; our guide to managed or introductory live-in care explains the difference.

Aim for two or three providers who cover your area and can meet the person's needs.

Step 2: Check CQC registration and read the report

In England, every provider that gives personal care at home and manages its carers must be registered with the Care Quality Commission (CQC). Look each one up on the CQC website and check:

- the overall rating: outstanding, good, requires improvement or inadequate;
- the rating for each key question, especially safe and well-led;
- the date of the last inspection or assessment;
- what the report says about medicines, staffing, care plans and how complaints are handled.

Providers must display their CQC rating on their website and at their office. Our guide to CQC ratings explained shows how to read a report.

Step 3: Ask the right questions

Use this checklist when you call or meet each provider. Good providers welcome questions and answer them plainly.

The carers and their training

- How do you recruit and check carers, including references and criminal record checks?
- What training do new carers complete before they start, and how is it kept up to date?
- Have your carers supported people with similar needs, such as dementia, Parkinson's, stroke or end-of-life care?
- How do you match a carer to the person: personality, interests, language, driving?
- How are carers supervised, and do managers carry out checks on care in the home?

Continuity of care

- How many different carers will come, or for live-in care, how many regular carers will take turns?
- Will we be told in advance if a carer changes, and will new carers be introduced?
- What happens if we do not get on with a carer?

National guidance from NICE asks providers to prioritise continuity, so that the person is supported by the same carers who know how they like things done.

The care plan and reviews

- Who writes the care plan, and how will the person and the family be involved?
- Will we get a copy, and will a daily care record be kept in the home?
- When is the first review, and how often after that? NICE recommends an initial review within six weeks, then at least once a year, and sooner if needs change.

Support out of hours

- Who do we call in the evening, at weekends and at night, and will a real person answer?
- What happens if a carer is running late or cannot come?
- What is the plan in an emergency, such as a fall or a sudden illness?

Prices and extra charges

- What is the hourly or weekly price, and what exactly does it include?
- What costs extra: break cover, carer travel, food, bank holidays, mileage, disturbed nights?
- When and how can prices rise, and how much notice will we get?
- Is there a deposit, and when is it refunded?

Contracts, notice and complaints

- Can we read the contract before we agree to anything?
- What notice do we need to give, and what notice will you give?
- What happens to the care, and the fees, if the person goes into hospital?
- How do we make a complaint, and who can we go to if we are not satisfied?

What good answers sound like



Question	A reassuring answer	A worrying answer
What training do new carers complete?	Named topics, such as moving and handling, medicines, safeguarding and dementia, before working alone, with refreshers	“They learn on the job”
How many different carers will we see?	A small, named team, with new carers introduced first	“Whoever is available that day”
What happens if a carer is late?	“We will phone you, and we track visits so we notice”	“It does not really happen”
Who answers out of hours?	A named on-call manager with a direct number	An answerphone or a general email address
What costs extra?	A written list, before you agree	“We can talk about that later”
What would make you end the care?	Specific, fair reasons and proper notice	“If it is not working for us”

A comparison sheet you can print

Check	Provider 1	Provider 2	Provider 3
CQC rating and report date			
Can meet the person's needs and preferences			
Carer continuity			
Training for this person's condition			
Out-of-hours contact			
Weekly or hourly price, plus extras			
Notice period (ours and theirs)			
Written terms received before agreeing			
How the person felt about them			

Example email to a provider

> Subject: Care enquiry for [first name], [town or postcode]
>
> Hello, I am helping my mother, who lives in [town], to find care at home. She needs help with [tasks], usually at [times], and has [condition]. Before we arrange an assessment, please could you send: your CQC rating; your prices and a list of any extra charges; your standard terms and conditions; and how you handle continuity of carers, late visits and out-of-hours contact. My mother would like to be involved in every conversation. Please call me on [number]. Thank you, [name]

How long choosing usually takes

- Calls to two or three providers: a day or two.

- Home assessments: usually within days of asking.
- Reading the terms and comparing quotes: allow a few days; you should never be rushed.
- If care is needed urgently, for example on leaving hospital, say so: many providers can move quickly, and the council can arrange care to meet urgent needs.

Red flags to watch for

- **No written terms.** Providers registered with CQC must give people who pay for their own care a written statement of the terms and fees, as far as possible before the care starts.
- **Pressure to decide on the spot,** or to pay a large sum upfront beyond a fair deposit or fees in advance.
- **Vague answers** about who employs the carers, who supervises them or what training they have.
- **No clear out-of-hours contact.**
- **Personal care without CQC registration,** unless it is a genuine introductory agency or a carer you employ yourself.
- **A poor rating with no explanation.** A provider rated requires improvement or inadequate should be able to tell you exactly what has changed since.
- **Talking over the person.** At the assessment, the assessor should speak to the person who needs care, not just the family.
- **Cash only, or no invoices.**

Using CQC reports and online reviews wisely

CQC reports are the most independent source of information, but they are a snapshot on a particular date. Read the detail rather than relying on the headline rating, and if the report is several years old, ask the provider what has changed since then.

Online reviews can add useful colour. Look for recent, specific reviews that describe real situations, and patterns across many reviews, rather than one glowing or angry comment. Notice how the provider responds to criticism. Your council's adult social care team and professionals such as district nurses and GPs may also know local providers' reputations.

Meeting the provider

The assessment visit tells you a great deal. Notice whether the assessor:

- talks to the person directly, kindly and at their pace;
- asks about routines, preferences, history and what makes a good day, not only tasks;
- explains things clearly, without jargon or pressure;
- is honest about what they can and cannot do, and when another option might suit better.

Common mistakes

- Choosing on price alone, then finding extras add up.
- Not asking about nights and weekends until something goes wrong.
- Leaving the person out of the decision. Their views come first, and where they cannot decide for themselves, decisions must be made in their best interests.
- Signing a contract on the day without reading it. See care contracts: what to check.

What to do next

1. Write down needs, priorities and budget.
2. Ask the council for a free care needs assessment.
3. Shortlist two or three providers and read their CQC reports.
4. Ask the checklist questions and note the answers.
5. Arrange assessments at home and compare the written care plans and quotes.
6. Read the contract carefully before agreeing, and keep a copy.
7. Agree a date for the first review.

If something goes wrong later, complain to the provider first, in writing, with dates and details. If you are not satisfied with the final response, or have had no response within a reasonable time, the Local Government and Social Care Ombudsman (0300 061 0614) looks at complaints about adult social care, including care that people arrange and pay for themselves. Go to the Ombudsman within 12 months of first knowing about the problem, as it may not look at older complaints. You can also tell CQC about poor care on 03000 616161.

For free, independent advice, call Age UK on 0800 678 1602 or Independent Age on 0800 319 6789.

How we can help

Day and Nightcare (Day and Nightcare Live In Limited) is registered with CQC and rated Good, and has supported people at home since 2008. We provide fully managed live-in care anywhere in England from £1,550 a week, and home care visits, waking nights and sleep-ins across Oxfordshire, and 24-hour care with carers working in shifts anywhere in England. We are members of the Oxfordshire Association of Care Providers. Please ask us any of the questions on this page: call 01865 715780 to arrange a free initial assessment and a written quote, or contact us.

Common questions

Should we always choose a provider rated outstanding over one rated good?
Not necessarily. Good means CQC found the service performing well and meeting its expectations, and many good providers give excellent care. Look beyond the single word: read the report, check its date, and look at the ratings for safe and well-led. Then weigh what matters to you, such as experience with the person's condition, carer continuity, availability in your area and how well the provider listens.

What does it mean if a provider is not yet rated?
It usually means the service registered with CQC recently and has not yet been assessed, which is not a bad sign in itself. Ask how long the service has been running, who the Registered Manager is and what experience they have, and how the provider checks the quality of its own care. Ask to see its policies, and check the CQC website for the registration date and any updates.

How do we know a carer arriving at the door is genuine?

A genuine carer should carry an identity card from their provider and announce themselves before coming in. Your provider should tell you in advance who is coming, especially if there is a change of carer at short notice. If you are unsure, keep the door closed and phone the provider's office to check. Agree with the provider how keys or key safe codes are kept, and make sure codes stay confidential.

Can we change care provider if we are not happy?

Yes. If the problem can be put right, raise it with the manager first and make a formal complaint if needed. If you decide to move, check the notice period in your contract and arrange the new provider's assessment before the old care ends, so there is no gap. If the council arranges or funds the care, talk to your social worker or the council's care team, as they may need to arrange the change.

Sources and further information

- CQC: What can you expect from a good home-care agency?
- CQC: Our ratings and scores
- NHS: Help at home from a paid carer
- NICE: Home care, delivering personal care and practical support to older people (NG21)
- Legislation.gov.uk: Care Quality Commission (Registration) Regulations 2009, regulation 19 (fees)
- GOV.UK (CMA): Care homes, consumer rights for residents and their families
- Local Government and Social Care Ombudsman: Adult social care

Read next

CHOOSING LIVE-IN CARE

CQC ratings explained: how to read a care provider's report

What the Care Quality Commission does, the five key questions, what outstanding, good, requires improvement and inadequate mean, how to read a home care report, CQC's assessment framework and the 2026 changes, what an older rating means, and other sources of reassurance.

Read the guide →

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Care contracts: what to check before you sign

What to look for in a home care or live-in care contract in England, based on consumer law and the CMA's guidance on care contracts: fees and increases, extra charges, deposits, notice, hospital stays, cancellation rights, liability and complaints.

Read the guide →

CHOOSING LIVE-IN CARE

Managed or introductory live-in care: what is the difference?

Fully managed live-in care, introductory agencies and self-employed carers compared for families in England: who is responsible, CQC regulation, employment status, insurance, cover when a carer is ill, VAT, costs, risks and the questions to ask before choosing.

Read the guide →

All guides in the information centre Check what help you could get

Talk to our care team: 01865 715780

enquiries@dayandnightcare.co.uk · Out of hours: 07775 686272

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CQC overall rating: Good (report published 20 April 2018)

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