CHOOSING LIVE-IN CARE

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

Last updated 30 October 2026; sources last checked 30 October 2026.

IN BRIEF

With fully managed live-in care, a CQC-registered provider employs or manages the carer, writes and reviews the care plan, supervises the care and arranges cover. An introductory agency only introduces a self-employed carer: it does not have to register with CQC, and the family directs the care and arranges cover. Introductory care can look cheaper, but the family carries much more of the responsibility and risk.



IN THIS GUIDE

1. Three ways to arrange live-in care
2. How fully managed live-in care works
3. How introductory agencies work
4. Employing a carer yourself
5. How to check CQC registration
6. Who is responsible for what
7. Why employment status matters
8. Insurance
9. When a carer is ill or leaves suddenly
10. How the costs compare
11. VAT: comparing quotes like for like
12. Risks to weigh honestly
13. Questions to ask any live-in care company
14. Documents to ask to see
15. Example email to an agency
16. What to do next
17. How we can help
18. Common questions

Three ways to arrange live-in care

There are three main ways to bring a live-in carer into the home in England. They can look similar from the outside, but the responsibilities are very different.

- **A fully managed provider:** a home care organisation registered with the Care Quality Commission (CQC) employs or manages the carer and is responsible for the care.
- **An introductory agency:** the agency finds and introduces a self-employed carer. The family then agrees the arrangements with the carer, pays them and directs the care.
- **Employing a carer yourself:** the family recruits and employs a carer directly, sometimes called a personal assistant, often using direct payments from the council.

None of these is wrong. The right choice depends on the person's needs, how much the family can take on, and how close family members live.

How fully managed live-in care works

A managed provider must be registered with CQC to provide personal care, and it has a Registered Manager who is accountable for the service. CQC describes the provider's ongoing role as including:

- selecting suitable carers;
- induction, training, support and supervision;
- managing the agency's work, such as rotas and cover;
- monitoring and improving the quality and safety of the care.

In practice, the provider assesses the person, writes the care plan with them, matches a carer, keeps a record of the care, reviews the plan as needs change, arranges replacement carers for time off and illness, and is there for the family and the carer if something goes wrong. CQC inspects and rates the service, and the provider must meet the fundamental standards, including safe care, safeguarding, good staffing and an open complaints process.

How introductory agencies work

An introductory agency keeps a list of self-employed carers and introduces suitable ones to families. It may check carers' references, experience and criminal records before accepting them, help the family describe what they need, and charge an introduction fee.

CQC's guidance is clear that introductory agencies do not need to register because they have no ongoing role in the personal care that carers provide after the introduction. That limits what the agency can do. If an agency monitors the care, arranges rotas, takes charge of replacing carers without the family deciding, updates care plans or requires carers to wear its uniform or use its paperwork, it is likely to be carrying on a regulated activity and should be registered.

So, with an introductory arrangement, the family is in charge of the care day to day: agreeing the routine with the carer, checking the care is good, keeping records, and finding cover.

Employing a carer yourself

GOV.UK states that you are classed as an employer if you pay a carer or personal assistant directly, even if the money comes from council direct payments or the NHS. Employer duties include checking the person's right to work in the UK, having employers' liability insurance, registering as an employer, running payroll, and paying statutory sick pay, holiday pay and at least the National Minimum Wage. You cannot ask an employee to become self-employed.

Councils can point you to organisations that help with recruitment, payroll and contracts. Directly employed carers do not need to be registered with CQC. See direct payments and personal budgets.

How to check CQC registration

In England, personal care given to someone in their own home, such as help with washing, dressing, eating or taking medicines, is a "regulated activity" in law. Any organisation that provides that care, or directs and controls it, must be registered with CQC. The law makes two exceptions that matter for live-in care:

- an agency that only introduces a carer and has no ongoing role in directing or controlling the care; and

- a carer employed directly by the person (or by someone with legal authority to act for them, such as an attorney), working wholly under their direction, with no agency involved.

To check a company before you sign:

1. Search for it by name on the CQC website (cqc.org.uk) and open its page.
2. Check that the name and office address match the company you are dealing with, and note the date of its latest inspection report.
3. Look for its rating on its own website. A provider that has been rated must show its latest CQC rating there, with a link to the report on the CQC website.
4. If a company says it is "CQC-registered" but you cannot find it, ask for its CQC provider or location ID and look it up yourself.

A company that has applied to CQC but is still waiting for a decision is not yet registered. Our guide to CQC ratings explained shows how to read a report.

Who is responsible for what



Responsibility	Fully managed provider	Introductory agency
CQC registration and inspection	Yes	No
Writing and reviewing the care plan	The provider, with you	You and the carer
Supervising the carer	The provider	You

Responsibility	Fully managed provider	Introductory agency
Training and keeping skills up to date	The provider	The carer
Cover for illness, holidays and emergencies	The provider arranges it	You arrange it, perhaps with new introductions
Paying the carer	The provider	You pay the carer directly
Tax and employment law	The provider, as employer	The carer if truly self-employed; otherwise possibly you
Insurance for the care	The provider's insurance	The carer's own, if they have it

Why employment status matters

Being called "self-employed" does not make someone self-employed. Employment status depends on how the work is really done: who controls when, where and how the work happens, whether the person can send someone else in their place, and whether they work for one client under direction like an employee.

If a family controls the carer's daily routine, hours and tasks, the carer may in law be a worker or employee, and the family could be treated as the employer, with duties for tax, the minimum wage and holiday pay. HMRC's employment status guidance on GOV.UK explains the tests. If you are unsure, take advice before you start.

Insurance

- **Managed care:** ask the provider to confirm its employers' liability and public liability insurance.
- **Introductory care:** ask the carer for proof of their own public liability insurance, and check what it covers.
- **Your home insurance:** tell your insurer that a carer will be living in.
- **Driving:** if the carer will drive the person's car, the car insurance must cover them.

When a carer is ill or leaves suddenly

This is where the difference is felt most. A managed provider has a duty to have enough suitably trained staff, so when a carer is ill, needs to go home for a family emergency or is not the right match, the provider arranges a replacement and briefs them.

With an introductory agency, the agency may introduce another carer, but you will need to agree terms with them, brief them and manage the gap in between. Families using introductory care should always have a back-up plan, such as relatives who can step in.

Whichever kind of company you are considering, ask about cover before care starts, and get the answers in writing:

- If the carer is ill, how quickly will a replacement arrive, and who looks after the person in the meantime?
- Will the replacement be briefed on the care plan, medicines and routines before they arrive?
- Who covers the carer's daily break, and what happens if the carer is unwell during the night?
- Is there a number you can ring out of hours, and who answers it?
- Is there an extra charge for short-notice cover?

How the costs compare

Introductory care often has a lower headline weekly price because the agency is not paying for management, supervision, training or out-of-hours support. When comparing, add up the full picture:

- the carer's fee and the agency's introduction or ongoing fees;
- the carer's travel at changeover, food and any bank holiday rates;
- cover for the carer's daily break and time off;
- payroll or accountancy costs if you become an employer;
- your own time spent managing the care.

Managed live-in care includes the management, the care plan, reviews, cover and support in its price. Read every quote line by line, and see care contracts: what to check.

VAT: comparing quotes like for like

VAT is easy to miss, and it can change which option is really cheaper.

- **Care from a CQC-registered provider is exempt from VAT.** HMRC treats care at home from a provider registered with CQC as an exempt welfare service, so no VAT is added to the care. This applies whether the family, the council or the NHS pays.
- **An introductory agency's own fee usually carries VAT at 20%.** Where an agency acts as an agent, its fee for introducing or arranging a carer is standard-rated. For example, a fee quoted as £200 a week "plus VAT" costs £240 a week.
- **The carer's own charge.** The VAT exemption for care covers registered providers, charities and public bodies, not individual carers. In practice, a self-employed carer only adds VAT if they are registered for VAT, which is compulsory once their turnover goes over £90,000 a year. Ask.
- **Waiting for registration does not count.** A company whose application to CQC is still being considered cannot treat its care as VAT-exempt until CQC approves it.

When you compare, ask each company in writing: "Is VAT included in this price, and if not, on which parts will it be added?"

Risks to weigh honestly

Introductory or private arrangements can work well for families who live nearby, want to choose and direct the carer themselves, and have time to manage the details. The risks to think about are:

- **No one independent is checking the care.** With a managed provider, managers review the care and CQC inspects. Without that, problems may only come to light when something goes wrong.
- **Medication and moving and handling.** Mistakes are more likely if training is not refreshed and practice is not checked.
- **Safeguarding.** Vulnerable adults rely on someone noticing concerns early. Any concern about abuse or neglect can be raised with the council's safeguarding team, however the care is arranged (see safeguarding and scams).
- **Carer burnout and gaps in cover,** especially when needs increase or nights become disturbed.

Questions to ask any live-in care company

Ask	A clear answer sounds like	Be cautious if
Are you registered with CQC for personal care?	"Yes" (managed), or "No, we are an introductory agency, and this is what that means for you"	The answer is vague, or a company that directs the care says it does not need to register
Who employs the carer, and who do we pay?	A plain answer you could repeat to someone else	You cannot tell whether you are, in effect, the employer
Who writes and reviews the care plan?	A named role, a first review date and regular reviews	"The carer will sort that out with you", if you wanted managed care
Who supervises the carer, and how often?	Regular contact and visits from a manager, with checks on medicines and records	No one checks the care once it starts
What happens if the carer is ill or leaves suddenly?	"We arrange a replacement and brief them"	"You will need to find someone", if you cannot do that
What training do carers have, and when was it last updated?	Named courses, recent dates and refreshers	"They are all very experienced"
What insurance is in place?	Certificates you can see	Reluctance to show them
What notice is needed on each side?	Clear, reasonable notice in the written terms	Long notice for you, short notice for them

Documents to ask to see

- **Managed provider:** its CQC registration and latest report, the written terms and quote, its complaints procedure, and confirmation of employers' and public liability insurance.

- **Introductory agency:** its terms and every fee, how it checked the carer (references, criminal record check level and date, right to work), and the carer's public liability insurance and training certificates.
- **Employing directly:** a written contract of employment, payslips through payroll, employers' liability insurance, and right-to-work evidence.

Example email to an agency

> Subject: Questions before we arrange live-in care
>
> Hello, we are considering live-in care for my father in [town]. Before we go further, please could you confirm in writing: whether you are registered with CQC for personal care, or are an introductory agency; who will employ the carer and who we will pay; who writes and reviews the care plan; what happens if the carer is ill or leaves suddenly; what training and checks your carers have; your full weekly price and every extra fee; and your notice period. Thank you, [name and phone number]

What to do next

1. Decide how much the family can realistically take on, including cover and emergencies.
2. Check each company on the CQC website and ask whether it is managed or introductory. Our guide to CQC ratings explains what to look for.
3. Ask the questions above and get the answers in writing.
4. Compare full costs, not headline weekly prices.
5. If using direct payments, ask the council what support is available for employers.
6. If you think a company is directing personal care without being registered, tell CQC 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 provides fully managed live-in care anywhere in England, from £1,550 a week. We are registered with CQC and rated Good, and we have supported people at home since 2008. As a managed provider, we take responsibility for the care plan, the carers and the cover, and we work with people who fund their own care, councils (including direct payments) and NHS Continuing Healthcare. Call 01865 715780 to arrange a free initial assessment and a written quote, or read about our live-in care.

Common questions

Are introductory agencies legal?

Yes. An introductory agency is legal as long as it only introduces carers and has no ongoing role in directing the personal care they give. In that case it does not need to register with the Care Quality Commission. If an agency monitors the care, arranges rotas, manages replacements without the family deciding, changes care plans or keeps charging for the care itself, CQC guidance says it is likely to need registration. Lack of registration means less independent oversight, not that the care will be poor.

How can I tell whether a live-in care company is managed or introductory?

Look the company up on the CQC website and ask three direct questions: who employs the carer, who do we pay, and who writes and reviews the care plan. A managed provider is registered with CQC for personal care, must display its CQC rating on its website, employs or manages the carer and takes responsibility for the care plan. If you will pay the carer directly and direct the care yourself, it is introductory.

Can direct payments be used for live-in care?

Yes, if the council agrees that live-in care meets the person's assessed eligible needs. Direct payments can pay a CQC-registered live-in care provider, or employ a carer directly as a personal assistant. If you employ the carer, you take on an employer's duties, and the council should tell you about organisations that can help with recruitment, payroll and employment law. Ask the council what the direct payment rate covers before choosing.

Do self-employed carers need a DBS check?

It is not a legal requirement when a family employs or engages a carer privately, but it is a sensible safeguard. Introductory agencies usually check carers before accepting them, so ask to see the level and date of the check. If you employ a carer yourself, your council may be able to apply on your behalf. A CQC-registered provider must carry out robust recruitment checks, including criminal record checks, before a carer starts.

Can we switch from an introductory agency to a managed provider?

Yes. Check your agreement with the agency for any notice period or fees, and give the carer fair notice. A managed provider will carry out its own assessment and write a new care plan before care starts. If you would like a carer you already know to continue, ask early, but be aware that carers cannot always move between organisations, and the provider will need to recruit and check them in the usual way.

Sources and further information

- CQC: Personal care, ongoing role, introductory agencies and individual care workers
- GOV.UK: Employing someone to work in your home
- GOV.UK: Employment status
- Age UK: Factsheet 6, Finding help at home (September 2026)
- CQC: The fundamental standards
- NHS: Help at home from a paid carer
- HMRC: Welfare services and goods (VAT Notice 701/2)
- legislation.gov.uk: Health and Social Care Act 2008 (Regulated Activities) Regulations 2014, Schedule 1, paragraph 1 (personal care)

Read next

CHOOSING LIVE-IN CARE

What is live-in care? A complete guide for families in England

Live-in care explained for families in England: what a live-in carer does day and night, who it suits, breaks and rotas, couples and pets, how it compares with visiting care and care homes, typical costs, funding, regulation and how to start.

Read the guide →

CHOOSING LIVE-IN CARE

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

A practical checklist for choosing a home care or live-in care provider in England: the questions to ask about training, continuity, out-of-hours support, care plans, reviews, complaints, prices and notice, the red flags to watch for, and how to use CQC reports and reviews.

Read the guide →

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 →

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

Day and Nightcare Live In Limited, 9 Hollow Way, Cowley, Oxford OX4 2NA

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

The latest version of this page: **www.dayandnightcare.co.uk/guides/managed-or-introductory-live-in-care/**

Guide last reviewed 30 October 2026. This PDF was made on 1 November 2026.

Information, not advice: please check anything important with the organisation named.