



Choosing Home Care: The Complete Family Guide

PSWs, nurses, agencies, and costs — how to hire care you can actually trust.

General guidance for Ontario families, prepared 2026. Programs, rules, and rates change — confirm current details with a qualified professional before acting.

Home care is the service families need most and understand least. This guide walks you through the types of care, how to interview an agency, what it costs, and the red flags that should end a conversation.

Know the types of care

- Companion care — meals, errands, company, light housekeeping. No hands-on personal care.
- Personal support (PSW) — bathing, dressing, toileting, transfers, medication reminders.
- Nursing care (RPN/RN) — wound care, injections, medication administration, complex conditions.
- Respite care — scheduled relief so the family caregiver can rest. Book it before you need it.

Public vs. private: know what you're entitled to first

In Ontario, Ontario Health atHome (formerly LHIN home care) provides a publicly funded assessment and may cover a number of PSW or nursing hours at no cost. Always start there — private care should top up public care, not replace it. Ask your family doctor or call Ontario Health atHome directly for an assessment.

Interviewing an agency: the twelve questions

- Are your caregivers employees or contractors? (Employees mean the agency carries insurance and payroll obligations.)
- What screening do you do — vulnerable-sector police check, references, certification verification?
- Will we have a consistent caregiver, or a rotation? What happens when they are sick?
- What is the minimum shift length, and the true all-in hourly rate — evenings, weekends, holidays?
- Who supervises the caregiver, and how often does a supervisor check in?
- How do you handle a personality mismatch? (The right answer: replace quickly, no friction.)
- What is your cancellation policy — for a shift, and for the contract?
- Can care hours scale up quickly after a hospital discharge?
- Do you provide a written care plan, and how often is it reviewed with the family?
- How is the family kept informed — care notes, an app, a phone call?
- Are you insured and bonded? Ask to see proof.
- Can you provide two family references we may call?

Red flags that end the conversation

- Cash-only payment, or reluctance to put rates in writing.
- No supervision structure — the caregiver is simply "sent".

- Pressure to sign a long-term contract on the first call.
- Vague answers about screening or insurance.

What home care costs in the GTA (plan with ranges)

Private PSW care commonly runs \$28-\$45 per hour through an agency; nursing care \$55-\$90+ per hour. Most agencies have 3-4 hour minimum shifts. Overnight and live-in arrangements are quoted differently — always get the all-in monthly figure in writing for your actual schedule. Some costs may be claimable as medical expenses at tax time; keep every invoice.

CASL tip: our vetted home-care partners answer all twelve questions before they ever join the network — and CASL members may receive preferred rates. One free consultation matches your family with the right level of care.