VyRal

A LeakReceipts Field Guide

LeakReceipts for Home Health & Personal Care Aides

The Field Guide: where the money leaks, how to prove it, and how to close it

For: Home Health & Personal Care Aides

by VyRal Dynasty

LeakReceipts for Home Health & Personal Care Aides The Field Guide: where the money leaks, how to prove it, and how to close it

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How every number in this book is labeled.

- **VERIFIED** means the figure comes from a named, dated source, and the source is printed next to it.
- **CALCULATED** means it is arithmetic on verified numbers or on your own numbers, and the math is shown.
- **ESTIMATE** means a reasoned range, and it is always called one.
- **STRUCTURAL** marks a standing rule of the trade (a law, a contract term, how the paperwork works), not a market figure.
- **STILL BEING MEASURED** means VyRal has not verified a figure yet, so no number is printed.

If a number is not labeled, it is a blank for you to fill from your own paper.

What this book is not. This is education, not legal, tax, accounting or financial advice. Where a fix says a professional decides, a professional decides. Nothing here says that any company, customer or person did anything wrong. The fixes show you how to check your own paper and ask in writing.

About how this book was made. This book was assembled with AI from VyRal's sourced research on this trade and checked against those sources. AI can make mistakes. Before you act on a figure, check it against the source printed beside it. Rules and rates change, and every figure carries its date for that reason.

Before you share any document with anyone, Vera included, black out account numbers, Social Security numbers and anything else you would not hand a stranger.

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The short answer for your trade

The aides doing best aren't necessarily working the most hours — they're the ones who know their real hourly once travel time is counted, and who know whether their pay classification matches the actual skill of the work they're doing.

Your leak map

Every leak this book covers, biggest first. The size grade is VyRal's research grade for how much money a leak tends to move in this trade. It is a grade, not a dollar figure. Your own paper sets the dollars.

#	Leak	Size grade	Evidence	Fixes
1	Part-time hours, not the hourly rate, is what caps the year	Major	VERIFIED	1
2	Private-pay work — the aide may be a HOUSEHOLD EMPLOYEE, not self-employed at all	Major	VERIFIED	1
3	The client-to-aide spread	Major	VERIFIED	1
4	IRS Business Standard Mileage Rate 2026	Significant	VERIFIED	1
5	In most states the client sets your rate	Significant	VERIFIED	1
6	Medicaid-funded wage ceiling	Significant	VERIFIED	1
7	PCA vs. HHA vs. CNA classification mismatch	Significant	VERIFIED	1
8	The same job pays differently by setting	Significant	VERIFIED	1
9	Your state must now publish what it pays per hour	Significant	VERIFIED	1
10	A 1099 does not make you a contractor	Major	STRUCTURAL	1
11	Federal Medicaid cuts land on this work first	Major	STRUCTURAL	1
12	Sleep time cannot be deducted from a shift under 24 hours	Major	STRUCTURAL	1
13	The home care rule is still law — but DOL stopped enforcing it	Major	STRUCTURAL	1

#	Leak	Size grade	Evidence	Fixes
14	Unpaid travel time between visits	Major	STRUCTURAL	1
15	Hours add up across joint employers	Significant	STRUCTURAL	1
16	The 80/20 rule — in force, but not until 2030	Significant	STRUCTURAL	1
17	Your hours are an electronic record you don't control	Significant	STRUCTURAL	1
18	Private-pay aides and the health deduction — household employees have none.	Moderate	STRUCTURAL	1
19	Turnover near 75% is the aide's leverage	Moderate	STILL BEING MEASURED	1

What people in your trade say hurts

Before we built a single fix, we went and read what people in this trade say out loud: forums, trade press, regulators' complaint files and court records. These are the pains that kept coming up, the ones with the most sources first. If one of them is yours, you're not imagining it.

Gas money for driving between clients comes out of my own pay

Aides drive their own cars from client to client. Many agencies pay an old mileage rate or none at all, and the rate did not move when gas jumped. Every extra dollar at the pump is a dollar off the hourly wage.

Found in 6 public sources; newest dated 2026-10-13. VERIFIED count from VyRal's public research log; the sources are listed at the back.

The app says I never clocked in, so the visit isn't paid

Medicaid visits must be logged in an EVV app using GPS and cell signal. When check-in fails the visit gets flagged, edited by hand or held, which can short or delay my pay, and I usually can't reach the app company myself.

Found in 4 public sources; newest dated 2026-08-03. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Get your paper together

Every fix in this book starts with paper, not memory. Memory rounds in the other side's favor. Paper doesn't.

Pull the last 90 days. Put it all in one folder, paper or phone, and label each piece with its date. Black out account numbers and Social Security numbers before you share anything with anyone.

The paper that proves each leak:

- **IRS Business Standard Mileage Rate 2026:** The pay stub's mileage line for the period, set against the aide's own dated log of miles driven between clients (not home to first client or last client home).

My folder checklist

Last 90 days of statements or pay records _____

Every contract or agreement I work under _____

Every invoice, ticket or settlement for the same 90 days _____

The messages that changed a price, a scope or a date _____

Leak 1: Part-time hours, not the hourly rate, is what caps the year

Size grade: Major · Evidence: VERIFIED

What it is. The gap between the annualized hourly wage and what aides actually take home in a year. The hourly rate is low; the annual income is far lower, and the difference is hours, not rate.

Why it leaks. Chasing a dollar more per hour while staying at 28 hours a week is the wrong fight. An aide who fixes her HOURS — by consolidating clients, cutting unpaid gaps between visits, or moving to a setting with full-time schedules — moves her annual income far more than any realistic rate rise will.

The number to hold it against. $35,800/year median ($17.21/hr) for home health and personal care aides as BLS annualizes it at full time (May 2025); counting actual part-time hours, median annual income was $22,429 (2024). 46% work part-time. Source: BLS OOH, May 2025; PHI, Direct Care Workers in the United States: Key Facts 2025.

VERIFIED · Primary — government or regulator

> **Ask yourself:** How many hours did you actually get paid for last week — and how many hours were you away from home for?

1. Part-time paid hours, not the hourly rate, cap the year

Fix approved · leak evidence: Verified

Fix 1 — Do it yourself (free).

1. Pick last week. Write down the hours on your pay stub and the hours you were away from home for work (first leave to last return).
2. The difference is unpaid gaps and commute. Mark which gaps were between clients - drive time between clients should be paid.
3. Ask your scheduler for clients closer together or back-to-back so gaps shrink, or for one more client to fill a gap.
4. If you want full-time hours and your agency cannot give them, look at facility or full-time postings.
5. A higher rate helps, but more paid hours in the same day usually moves your year more - ask for both.

Fix 2 — The words to send, under your own name. Fill in the brackets, keep a copy, and send it from your own email or by mail. Nobody sends it for you.

Script to your scheduler:

Hi [SCHEDULER NAME], this is [YOUR NAME]. Last week I was paid for [PAID HOURS] hours but I was out for work for [AWAY HOURS] hours, mostly because of gaps between clients. I'd like to get to [TARGET HOURS] paid hours a week. Could you: 1) look at putting my clients closer together or back-to-back, 2) add a client in my [DAY/TIME] gap, or 3) put me on the list for any client needing [MORE HOURS / A LONGER SHIFT] in [AREA]? I'm available [Days and times]. Thank you.

Fix 3 — Done for you. LeakReceipts · Pay Check

WE DO: read your pay stubs and schedule, show paid hours against hours away each week, point out the gaps that cost the most, and draft your request to the scheduler. YOU DO: decide what schedule you want and make the request.

Keep it closed. Track paid hours against hours away each week; ask for schedule changes as soon as a client ends, before the gap becomes your normal week.

What this fix can't decide for you. We do not promise more hours are available; that is the agency's scheduling. Working part-time by choice is her decision.

My receipt for this leak			
Owed by my paper	Paid or billed	Gap (CALCULATED: owed – paid)	Fix 2 sent · answer

FREE FIRST CHAPTER

That's Leak 1 of 19.

The full Field Guide for Home Health & Personal Care Aides walks through every leak on the map you just read: why it happens, the paper that proves it, and three fixes for each one — one you do yourself for free, the words to send under your own name, and what LeakReceipts can do for you while the decision stays yours.

Get the full guide:
leakreceipts.com/ebooks/home-health-and-personal-care-aides

Run it on your own numbers:
leakreceipts.com

WE WALK BY FAITH NOT BY SIGHT — 2 Corinthians 5:7