

## **LONG-TERM CARE**

### **Introduction**

This brochure provides information about long-term care providers who offer health care and other types of support in the home or in a residential facility. The services they offer might be needed temporarily, like during recovery after a hospital stay, or a person may need ongoing care and support.

The type and level of care needed will determine which long-term care provider can best serve you or your loved one.

### **Topics Include:**

[Adult Day Care Centers](#)  
[Adult Family Care Homes](#)  
[Assisted Living Facilities \(ALFs\)](#)  
[Continuing Care Retirement Communities](#)  
[Home Health Agencies](#)  
[Homemaker and Companions](#)  
[Hospice Providers](#)  
[Nurse Registries](#)  
[Nursing Homes](#)  
[Choosing a Long-Term Care Provider](#)  
[Financial Resources](#)  
[Important Links and Numbers](#)

### **Adult Day Care Centers**

Adult Day Care Centers provide programs and services for adults who need a protective setting during the day. Participants live in their own homes, which can be a private home, assisted living facility, adult family care home, or another type of group home, and come to the day care center during certain hours of the day.

An adult day care center can be a freestanding program or offered through a nursing home, assisted living facility, or hospital.

The basic services include, but are not limited to:

- Leisure and social activities
- Self-care training
- Nutritional meals
- A place to rest

- Respite care (temporary supervision of an adult, giving relief to the primary caregiver)

A center might offer additional services such as health assessments; counseling; speech, physical and occupational therapy; modified diets; transportation; and referrals for follow-up services. If you need these types of services, ask the adult day care center if they are provided.

## **Adult Family Care Homes**

Adult family care homes provide full-time, family-type living in a private home for up to five elderly persons or adults with a disability, who are not related to the owner. The resident may have their own room or may share with another person. The owner lives in the same house as the residents.

The basic services include, but are not limited to:

- Housing and nutritional meals
- Personal care (help with bathing, dressing, eating, walking, physical transfer)
- Give medications (by a nurse employed at the home or arranged by contract) or help residents give themselves medications
- Supervise residents
- Arrange for health care services
- Provide or arrange for transportation to health care services
- Health monitoring
- Social and leisure activities

A resident can also contract with a licensed home health care provider for nursing and other health care services, as long as the resident continues to meet the requirements to reside in an adult family care home.

## **Assisted Living Facilities (ALFs)**

Assisted living facilities provide full-time residential living in the least restrictive and most home-like setting. Facilities can range in size from one resident to several hundred and can include individual apartments or rooms that a resident has alone or shares with another person.

The basic services include, but are not limited to:

- Housing, nutritional meals, and special diets
- Personal care (help with bathing, dressing, eating, walking, physical transfer)
- Give medications (by a nurse employed at the facility or arranged by contract) or help residents give themselves medications
- Supervise residents
- Arrange for health care services
- Provide or arrange for transportation to health care services
- Health monitoring
- Respite care
- Social and leisure activities

An assisted living facility may employ or contract with a nurse to take vital signs (blood pressure, pulse, respiration, and temperature), manage pill organizers and give medications, give prepackaged enemas from a doctor's order, and keep nursing progress notes.

A resident can also contract with a licensed home health care provider for nursing and other health care services, as long as the resident continues to meet the requirements to reside in an assisted living facility.

Along with a standard license, an assisted living facility might have one or more of the following special licenses: Extended Congregate Care, Limited Nursing Services, or Limited Mental Health. More information on these special licenses can be found in the guide [Assisted Living in Florida](#).

## **Continuing Care Retirement Communities**

Continuing care retirement communities offer different levels of care, allowing residents to move from one level to another, as their needs change. The community can include independent living apartments or houses, as well as an assisted living facility and/or a nursing home.

You can read more information on assisted living facilities and nursing homes in those sections of this guide. The Florida Department of Financial Services (DFS) monitors continuing care retirement communities related to financial matters. You can find a list of these communities on their website [MyFloridaCFO.com](http://MyFloridaCFO.com) or call the DFS toll-free number (800) 342-2762.

## **Home Health Agencies**

Home health agencies provide health care services in a private home, assisted living facility, or adult family care home. Services may include:

- Nursing visits
- Give medications or help the patient give themselves medications
- Physical, occupational, respiratory, and speech therapy
- Home health aide services – help with personal care (bathing, dressing, eating, walking, physical transfer)
- Homemaker / companion services – companionship, housekeeping, shopping, help with meal preparation, trips outside the home
- Nutritional guidance
- Medical social services
- Medical equipment and supplies

## **Homemakers and Companions**

Homemaker and companion companies provide services in the home. These services can be offered by a homemaker/companion company, or by a home health agency, nurse registry, or hospice. Services may include:

- Companionship
- Housekeeping and household chores
- Shopping and help with meal preparation
- Trips outside the home

## **Hospice Providers**

Hospices provide services in a private home, assisted living facility, adult family care home, hospital, or hospice facility for patients who are terminally ill. The staff is specially trained to help the patient and family members who are dealing with death and dying. Services may include:

- Nursing, physician, social work, and pastoral services
- Bereavement counseling (dealing with the grief of death and dying) for the patient and family
- Physical, occupational, speech, and massage therapy
- Home health aide and homemaker/companion services (as described in the Home Health Agency section of this guide)
- Nutritional counseling
- Home medical equipment and supplies
- Respite care

## **Nurse Registries**

Nurse registries arrange private contracts for nurses, certified nursing assistants, home health aides, and homemakers/companions to provide services to patients in a private home, assisted living facility, or adult family care home.

## **Nursing Homes**

Nursing homes are residential facilities where a person lives or where a person can stay temporarily. A temporary stay may be for respite care or recuperation after being in a hospital. Services include:

- Nursing care 24-hours a day
- Case management and health monitoring
- Personal care (help with bathing, dressing, eating, walking, or physical transfer)
- Nutritional meals and special diets
- Physical, occupational, and speech therapy
- Social activities
- Respite care

## Choosing a Long-Term Care Provider

If you or a loved one needs services from a long-term care provider you may want to compare several providers, to see which one will best serve your needs. The following resources can help in your search:

- You can use [Facility Locator](#) on [FloridaHealthFinder.gov](#) to find providers in your area. After you have a provider or list of providers, click on a provider name to find the address, phone number, and driving directions. The profile page also includes the administrator and owner, a link to inspection reports, and emergency actions and/or legal sanctions (where applicable).

Additional information includes:

- The counties served by home health agencies, homemaker and companions, and hospices
- Links to comparison tools like the Nursing Home Guide, the hospice satisfaction survey, and federal comparison tools for Medicare certified nursing homes and home health agencies
- Nursing home information also includes current daily rates, payment forms accepted, and special programs and services (like Alzheimer's, pediatric, and ventilator care, as well as others)
- Home health agencies will indicate if they are Medicare and/or Medicaid certified, and adult family care homes and assisted living facilities list if they provide Medicaid services

## Questions You May Want to Ask a Long-Term Care Provider

Following are topics you might want to discuss with the provider, along with any other questions you may have.

- Ask for a written description of the cost and services and ask that they be clearly explained.
- Ask what type of payment is accepted. Long-term care services may be paid by private funds or some insurance policies. If the person and the provider are eligible, services might be paid in full or in part by Medicaid, a Medicaid waiver program, Optional State Supplementation (OSS is a cash assistance program to help pay for room and board costs at an assisted living facility or adult family care home), Medicare, or other government programs.

To find out if you might be eligible for help from a government program see the "Financial Resources" section below.

- Nursing homes are required to provide full-time nursing care. However, other types of long-term care providers may offer only limited nursing services, periodic nursing visits, or no nursing services. If you or a loved one needs nursing care, ask the provider what kind of nursing services they offer.

## Financial Resources

The following resources might be helpful when you or a loved one are ready to choose a long-term care provider and want to research programs that might help pay for some services.

- If you have a long-term care insurance policy, or are considering buying one, find out exactly what it covers, under what conditions you can receive coverage, any restrictions that might apply, and what you need to do when coverage is needed. The Florida Department of Financial Services regulates insurance in Florida. For questions or to request their consumer materials, call the toll-free number (800) 342-2762 or visit [MyFloridaCFO.com](http://MyFloridaCFO.com).
- The CARES Program (Comprehensive Assessment and Review for Long Term Care Services) provides assessment of seniors or persons with disabilities to see what services they need and what programs are available. To learn more call the Florida Department of Elder Affairs toll-free number (800) 963-5337 or visit [ElderAffairs.state.fl.us/doea/cares.php](http://ElderAffairs.state.fl.us/doea/cares.php).
- The SHINE Program (Serving Health Insurance Needs of Elders) is for seniors and people with disabilities and provides counseling on Medicare, Medicaid, long-term care insurance, prescription assistance programs, and other health insurance issues. To learn more call the Florida Department of Elder Affairs toll-free number (800) 963-5337 or visit [FloridaShine.org](http://FloridaShine.org).
- The Florida Department of Children and Families takes applications and determines who is eligible for the Florida Medicaid Program, Medicaid Waiver, and Optional State Supplementation (OSS). Call the toll-free number (866) 762-2237 or visit [MyFLFamilies.com](http://MyFLFamilies.com).

Some residents in assisted living facilities and adult family care homes may be eligible for Optional State Supplementation or a Medicaid Waiver program. Some other long-term care providers may participate in the Florida Medicaid Program or Medicaid Waiver. If you are covered by Medicaid, ask the provider if they are eligible to serve Medicaid patients and if the services you need are covered by Medicaid.

- If you have Medicare and you need home health services covered by Medicare, ask the home health agency if they are Medicare certified. Hospices can serve Medicare patients. An ongoing stay in a nursing home is not covered by Medicare. However, under certain limited circumstances Medicare may pay for short-term rehabilitative care in a nursing home. If you have Medicare ask the nursing home if they accept Medicare patients. To

learn more about Medicare call the toll-free number (800) 633-4227 or TTY (877) 486-2048, or visit [Medicare.gov](http://Medicare.gov).

- The Florida Agency for Persons with Disabilities helps people with developmental disabilities, including supportive living and Medicaid waiver. Visit [APD.MyFlorida.com](http://APD.MyFlorida.com), which includes a list of area offices, or call the toll-free number (866) 273-2273.
- The Florida Department of Veterans' Affairs (VA) provides information and services. The VA also operates an assisted living facility, nursing homes, and has contracts with other long-term care facilities. Call them at (727) 319-7400 or visit [FloridaVets.org](http://FloridaVets.org).
- For people 55 years or older, the National Council on Aging has a website with referrals to government programs that provide help with the cost of medical care and other needs. Visit [BenefitsCheckUp.org](http://BenefitsCheckUp.org).

## Important Links and Numbers

### Agency for Health Care Administration (AHCA)

- To file a complaint against a facility call the toll-free number (888) 419-3456 or complete a [complaint form](#) online.
- Find facilities, licensure information, mapping directions and much more at [FloridaHealthFinder.gov](http://FloridaHealthFinder.gov)
- [Health Quality Assurance \(HQA\) Field Offices](#) - This division of the Agency licenses and regulates the health care facilities in Florida including nursing homes, assisted living facilities, hospices, hospitals and home health agencies.
- [Medicaid Area Offices](#) that serve as local liaisons to providers and recipients. These offices handle claims resolution, training, and transportation on a local level.

**Department of Children and Families (DCF)** –DCF takes applications and determines who is eligible for Medicaid, Medicaid waiver programs, and Optional State Supplementation (OSS). Call them toll-free at (866) 762-2237 or visit [MyFlorida.com/accessflorida](http://MyFlorida.com/accessflorida).

- **Florida Abuse Hotline** – To report abuse, neglect, or exploitation of children, elderly, or adults with a disability call the toll-free Abuse Hotline at (800) 962-2873 or TDD (800) 453-5145, or visit [MyFLFamilies.com/service-programs/abuse-hotline](http://MyFLFamilies.com/service-programs/abuse-hotline)
- **Florida Protective Services System Abuse Registry** - This system documents and investigates reports of abuse, neglect or exploitation of elder adults, children under 18 years of age and those who are developmentally disabled. You can contact the abuse registry at (800) 96-ABUSE or (800) 962-2873.

- **The Institutional Care Program (ICP)** – This Medicaid program helps people in nursing facilities pay for the cost of their care plus provides general medical coverage. Eligibility for the ICP is determined by DCF and is administered under state and federal guidelines. For information or to apply for benefits visit [MyFlorida.com/accessflorida](http://MyFlorida.com/accessflorida) or request a paper application by calling (866) 762-2237.
- **Mental Health** – Includes information and referral to outpatient and resident care for mental health treatment. Visit [MyFLFamilies.com/service-programs/mentalhealth](http://MyFLFamilies.com/service-programs/mentalhealth)

**Department of Elder Affairs (DOEA)** – Contact DOEA for information on memory disorder clinics, demographic profiles on elders, legal assistance, elder abuse prevention, disabilities, mental health, relocating to Florida, information for caregivers, senior employment, guardianship, volunteerism, and disaster preparedness. Call them toll-free at (800) 963-5337 or TDD (800) 955-8771 or visit [ElderAffairs.state.fl.us](http://ElderAffairs.state.fl.us).

- **[Area Agencies on Aging Offices](#)** – Provides information and assistance about state and federal benefits, and available local programs and services.
- **[CARES](#)** - The Comprehensive Assessment and Review for Long-Term Care Services (CARES) program is Florida’s federally mandated pre-admission screening program for nursing home applicants. An assessment of each client identifies long-term care needs, establishes the appropriate level of care (medical eligibility for nursing facility care) and recommends the least restrictive, most appropriate placement.
- **Elder Care Services Helpline** – For referrals to health care facilities or other elder service. Call toll-free at (800) 963-5337 or TDD (800) 955-8771.
- **Long-Term Care Ombudsman Council** – Helps residents who live in assisted living facilities, adult family care homes, and nursing homes with their concerns and civil rights. Call them toll-free at (888) 831-0404 or (850) 414-2323, or visit [Ombudsman.MyFlorida.com](http://Ombudsman.MyFlorida.com)
- **[SHINE](#)** (Serving Health Insurance Needs of Elders) – SHINE is for seniors and people with disabilities and provides counseling to seniors regarding health insurance, including Medicare, Medicaid and prescription drug.

### **Department of Financial Services**

- **Consumer Services** - The Department of Financial Services’ Consumer Services can provide booklets covering a wide assortment of insurance issues—including long-term care and Medicare supplement insurance. Consumer Services can also answer questions about insurance companies and help mediate consumer problems/complaints with insurance companies. Contact them at (800) 342-2762 or at <http://www.myfloridacfo.com/sitepages/agency/sections/consumerservices.aspx>.



## Centers for Medicare and Medicaid Services (CMS)

- **Medicare and Medicaid Fraud** - Any Medicare or Medicaid beneficiary that suspects fraud or waste (such as inappropriate payments and overuse of services in nursing homes) may report it (800) HHS-TIPS or (800) 447-8477. You can find more information on this at <http://www.medicare.gov/forms-help-and-resources/report-fraud-and-abuse/fraud-and-abuse.html>.
- **Medicare Hotline** - The Medicare Hotline can be reached at (800) 633-4227 or at <http://www.medicare.gov/>. On this website you can order or download the CMS booklet, “Guide to Choosing a Nursing Home” which provides additional information on choosing the best nursing home for the needs of the resident.

## Other Resources

**Assisted Living Facilities and Adult Day Care Homes** - Find information on assisted living in Florida, including a list of facilities, funding programs and what to look for in choosing a facility at <http://elderaffairs.state.fl.us/faal/index.php>.

**Disability Rights Florida** - This is a non-profit organization that provides protection and advocacy service in Florida. Visit them at [www.DisabilityRightsFlorida.org](http://www.DisabilityRightsFlorida.org) or call them toll-free at (800)-342-0823.

## Additional Consumer Guides Include:

[A Patient’s Guide to a Hospital Stay](#)  
[Assisted Living in Florida](#)  
[End-of-Life Issues – A Practical Planning Guide](#)  
[Florida Medicaid](#)  
[Health and Human Services Programs](#)  
[Health Care Advance Directives](#)  
[Home Health Care in Florida](#)  
[Nursing Home Care in Florida](#)  
[Patient Safety](#)  
[Understanding Prescription Drug Costs](#)

Note: This is not designed to offer medical or legal advice. Please talk with your doctor for medical advice and an attorney for legal advice.

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If you have comments or suggestions, call (850) 412-3730.